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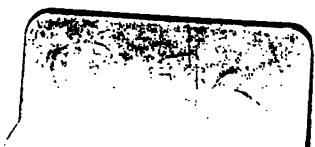
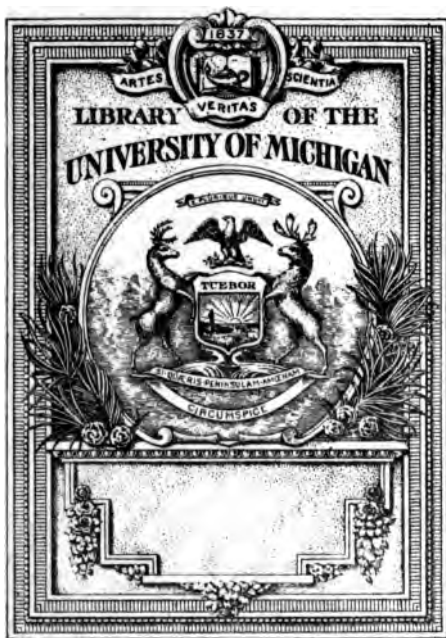
Poverty and Wealth

HARRY F. WARD

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ELECTIVE STUDY COURSES
FOR ADULT BIBLE CLASSES

Poverty and Wealth

From the Viewpoint of the Kingdom of God

By
HARRY F. WARD

*Approved by the Committee on Curriculum of the Board
of Sunday Schools of the Methodist Episcopal Church*

EDITED BY
HENRY H. MEYER

THE METHODIST BOOK CONCERN
NEW YORK CINCINNATI



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CONCERNING PURPOSE AND METHOD

THE best remedy and the only permanent remedy for any evil is the removal of its cause. That is God's way of dealing with sin in the individual life. He cleanses the heart, out of which wicked purposes and desires have been springing. It is His way of correcting the wrongs of human society. He awakens the national conscience and organized forces of evil are routed. Slavery is abolished, the liquor traffic is prohibited, child labor is forbidden and endless suffering and social injustice are prevented by the removal of their causes from the social fabric of the State.

Slowly, but surely, men and women are learning to understand and to imitate God's method. They are being admitted more and more into fellowship with Him, as co-workers in the achievement of His high purposes for the regeneration and the perfecting of the individual and of the human race. But many wrongs remain to be righted. The social organism is still suffering from diseases, the secret of the remedy for which lies in a better understanding and a gradual elimination of those conditions out of which they spring.

Among such lingering evils are the hatreds and enmities, the arrogance and the suffering, the dissipation and the privation, the temptation and the sin, resulting from the unequal distribution of the fruits of human toil and skill and the consequent extremes of wealth and poverty, as they are found side by side in awful contrast in modern society.

What have the Christian Church and the individual Christian disciple to do with these conditions? What measure of responsibility for their correction falls on them? How may this responsibility be forced upon the conscience of the individual disciple? And what and where is the remedy to be applied? These are vital, practical questions, the answering of which constitutes the purpose of the brief studies on "Poverty and

Wealth" presented in this volume. It is one of the specialized courses for adult groups, and has already had a wide circulation in periodical form, through its publication in "The Adult Bible Class Monthly." Following closely upon the popular companion volume on "The Liquor Problem," these studies have already met with a hearty reception throughout the church. Their publication in book form will give them permanent value and will make them available to still larger circles, including many outside of the organized Sunday school, for which they were primarily intended.

In form, these lessons are attractive and compel interest. The author, Harry F. Ward, presents his message in terms of facts—facts of starvation, disease, drunkenness, dishonesty, class hatred, unemployment, degeneracy, inefficiency, the dangers of wealth, profit sharing, a living wage. All of these the average Christian meets with constantly in his daily life; yet all too often he does not discover in them any challenge to immediate effort on his part toward a solution of the problems which they imply. As secretary of the Methodist Federation for Social Service and professor of social service in Boston University School of Theology, Dr. Ward has won for himself the position of a recognized leader in his chosen field, and a champion of the rights of the poor. He is therefore eminently fitted to guide the thoughtful student in his quest for the truth in this field of larger opportunity for Christian service.

The Church of Jesus Christ as never before is heeding the call to make its message and practice relate themselves to such everyday problems as are implied in the petition "Give us this day our daily bread." But thousands of men and women in the church do not know how to adjust their Christian service to the new conditions under which the Christian life must be lived to-day. These studies point the way to larger and more effective service. Their use by groups of mature Christians cannot fail to prove of interest and great profit.

HENRY H. MEYER,

Editor Sunday School Publications.

Cincinnati, Ohio, September, 1915.

LESSON I

DESTITUTION AND ITS RELIEF

FOR PERSONAL MEDITATION

The poor of the earth all hide themselves.
Behold, as wild asses in the desert
They go forth to their work, seeking diligently for
food;

The wilderness yieldeth them bread for their children.
They cut their provender in the field;
And they glean the vintage of the wicked.
They lie all night naked without clothing,
And have no covering in the cold.
They are wet with the showers of the mountains,
And embrace the rock for want of a shelter.

—Job 24. 4-8.

And six years thou shalt sow thy land, and shalt
gather in the increase thereof: but the seventh year
thou shalt let it rest and lie fallow; that the poor of
thy people may eat: and what they leave the beast
of the field shall eat. In like manner thou shalt deal
with thy vineyard, and with thy oliveyard.—Exodus
23. 10, 11.

And thou shalt not glean thy vineyard, neither shalt
thou gather the fallen fruit of thy vineyard; thou
shalt leave them for the poor and for the sojourner.
—Leviticus 19. 10.

And if thy brother be waxed poor, and his hand
fail with thee; then thou shalt uphold him: as a
stranger and a sojourner shall he live with thee.
Take thou no interest of him or increase, but fear
thy God; that thy brother may live with thee.—
Leviticus 25. 35, 36.

Blessed is he that considereth the poor:
Jehovah will deliver him in the day of evil.

—Psalm 41. 1.

Give to him that asketh thee, and from him that
would borrow of thee turn not thou away.—Matthew
5. 42.

And Jesus looking upon him loved him, and said
unto him, One thing thou lackest: go, sell whatso-

POVERTY AND WEALTH

ever thou hast, and give to the poor, and thou shalt have treasure in heaven: and come, follow me.—Mark 10. 21.

And he came forth and saw a great multitude, and he had compassion on them, because they were as sheep not having a shepherd: and he began to teach them many things. And when the day was now far spent, his disciples came unto him, and said, The place is desert, and the day is now far spent; send them away, that they may go into the country and villages round about, and buy themselves somewhat to eat. But he answered and said unto them, Give ye them to eat.—Mark 6. 34-37.

For I say not this that others may be eased and ye distressed; but by equality: your abundance being a supply at this present time for their want, that their abundance also may become a supply for your want; that there may be equality.—2 Corinthians 8. 13, 14.

THE LESSON STUDY

Poverty and destitution

Destitution and poverty must be distinguished from each other. Poverty is the lack of sufficient food, clothes, and shelter to maintain life at the level of physical efficiency. Destitution is the extreme form of poverty. It is the absolute lack of physical necessities. It is a condition of suffering from hunger and cold. Destitution usually involves pauperism but not always. "A pauper is one who depends upon public or private charity for sustenance. A man may be in destitution and may even die of starvation, but he may not be called a pauper unless he applies for and receives charitable relief" (Hunter: Poverty). The poor are those who live on or near the poverty line, yet get along without relief. They are miserable, but they take care of themselves. The destitute are down below the poverty line. They have sound depths of misery, and they need immediate help. *What is there be a fundamental difference in method in dealing with poverty and destitution?*

The social nature of poverty

Destitution is an individual condition, except in times of widespread distress, such as that occasioned in Belgium by the war, or in the United States by the prevailing unemployment due to the same cause. Destitution is usually dealt with in its effect on the individual. It creates a problem in relief. Poverty is a social fact and must be dealt with socially. It is chiefly due to a group of circumstances over which the individual has no control, although individuals may be partly responsible for them. It is a widespread disease that runs through society. It challenges the activity not only of social and religious workers, but of statesmen, economists, and industrial managers.

The extent of destitution

In 1904, Robert Hunter estimated that at least 10,000,000 people in this country were living in poverty, and his estimate has not been discredited. Two historic investigations in England show that from twenty-five to thirty per cent of the city and town population is living in extreme poverty, which at times becomes destitution. Since then England has been lessening the number of her paupers. In this country pauperism increased almost as fast as the population between 1880 and 1890, but since then it has apparently been diminishing. During the eight years previous to 1890, about one third of the people in New York were dependent upon charity. In 1899 twenty-four per cent of the population applied for relief. In 1903, in Boston, almost thirty per cent of the population was aided. In Chicago, in 1914, one person in every twenty-eight was given relief. A significant indication of the extent of destitution is the fact that of every ten persons who die in New York, one is buried at public expense in the Potter's Field. And the last struggle of the poor is to bury their own dead. It is probably a fair estimate that 4,000,000 of the population of the United States are in a state of destitution.

Causes of destitution

On the case records of our relief societies the causes that appear the most frequently—in the order named—are sickness, unemployment, alcohol. The general proportion is about forty per cent for the first, a little over thirty per cent for the second, and a little under thirty per cent for the third. This proportion is neither absolute nor of primary importance, for this group of direct and immediate causes continually intertwine. Sickness is a cause of unemployment, and so is alcohol, while unemployment is a factor in the development of the drink habit. (These causes are in their nature both individual and social.) Sickness may be due to bad air in house or workshop, to a lack of nourishment, or to a failure to practice proper personal hygiene. Unemployment may be occasioned by the fault of the individual or by general industrial depression, or by incompetence of local management. The drink habit may be due to personal weakness, but there is always the pressure upon the individual of the social institution of the saloon and the organized drink traffic. Many social students estimate that the social causes of both destitution and poverty are between seventy-five and ninety per cent.

Poverty is the great cause of destitution

The individual and social factors in the creation of both poverty and destitution are so closely related that they cannot be separated. They must be attacked together. The attempt to remove the immediate causes of destitution in a single case leads us back to the great fact of poverty in the background. Here is the wide area of low income, where life is constantly undernourished, where its resistance power to disease and drink is lowered, where the family budget cannot stand the strain of the expense of sickness or death, or of a few weeks' unemployment. Those who live on or near the poverty line are in constant danger of being submerged below it. Out of this mass of poverty families are continually

dropping down into a condition of destitution. *Trace the relation locally between poverty and the causes of destitution.*

The biblical attitude toward the destitute

In primitive communities, the right of the hungry to food is recognized. On the frontier the cabin is left unlocked and the hungry traveler helps himself. This is the attitude of the Bible. The Hebrew law insists that the gleanings of the harvest are to be left for the poor, that they have the right to eat. Jesus and the disciples exercised this right on the Sabbath day. Jesus even justified David for taking the sacred bread from the altar. This ancient teaching is reflected today in the attitude of the Jews to their own poor. In the early Christian community the right of all its members to food was recognized and so the provision of food became a matter of common concern. The early Christian organizations had not so much a framework for worship as for the administration of the whole community life. It was a large family gathered together, recognizing and attempting to satisfy the needs of all its members. This was the principle upon which the law and the prophets had tried to organize the national life. They tried to make the active sympathy of the family group prevail in the life of the nation. *Why should the frontier community and city treat hunger differently?*

A new attitude needed

The modern world needs to learn to treat the destitute as a brother; not as a case, nor as a delinquent, but as a member of the family. One modern type of the Pharisee is the prosperous business man who thanks God that he is not as these sinners who need his help. He makes no allowance for differences in opportunity or environment. He will give alms, but not brotherhood. The way out of the problem of destitution will not be found until the attitude of sympathy replaces the attitude of contempt. The disciples wanted to

send the people away to buy food, but the Master made them share their own scanty store with the hurrying crowd. *Is our personal attitude toward the destitute in harmony with the attitude of Jesus?*

The necessity for relief

The Scripture continually insists upon the duty of feeding the hungry and caring for the destitute. The law reiterates the duty of the prosperous to the fatherless and the widow. The prophets continually cry that the righteous must relieve the oppressed, judge the fatherless, and plead for the widow. They insist that mercy must accompany justice. This same spirit is found in the Apocrypha. The book of the Secrets of Enoch declares that a special place in the hereafter is reserved for those who give bread to the hungry and clothe the naked. Jesus insists that his followers shall not turn away those who ask help; instead, that they shall give double, the cloak after the coat. He makes his test of discipleship the feeding of the hungry, the caring for the sick and the poor, the vicious and the criminal. The first task of religion when confronted with the hungry is to feed them. Wesley once said that a man cannot be converted while he is in physical distress.

A primary duty

The first duty of organized charity is to provide immediate relief for destitution, to secure food, clothes, and shelter sufficient to relieve the immediate suffering. This obligation of service is laid upon all the members of the church, not merely upon the preachers and the deaconesses. Oftentimes the members of the lodge are more active in visiting the sick, the widow, and the orphan, and in caring for their needs, than are the members of the church, even when the two are one and the same group. Yet the church has the wider task. The obligation of the lodge stops with its membership, but the duty of the church is limited only by the

boundaries of its knowledge. Wherever any real need calls, the church must answer. Every Christian must face the test of Jesus concerning the outgoing of his life to some fellow human being who needs his help. *How far is our duty to the destitute discharged by relieving their immediate suffering?*

Efficiency in relief

The church must have an efficient method, a systematic plan for the relief of the destitute. In primitive Christianity there was the direct neighborly service of the members of that family group to each other. Later, that was expanded into a definite method with the appointment of officers for that purpose. It reached out until by the third century there was a centralized machinery for that purpose. In the year, A. D. 250, the church at Rome had fifteen hundred widows and orphans in its care. The historians describe the church teachings and activities of that period as the "gospel of love and charity," "the gospel of the poor and the oppressed," and the story of Christian charity forms no small part of the church record of that time. The church was moving in the great mass of deprivation and misery at the bottom of the Roman world. Kautsky, the German socialist-historian, declares that the early Christian church had "the most efficient organization for alleviating the misery created out of the general poverty within its reach." This phase of church life has been maintained in greater or less degree ever since. It places upon the modern church some responsibility for securing efficiency in the community organizations of relief work. *To what extent is relief work diminishing the amount of destitution in our community?*

Church plans for relief

The local church must have some relief plan. Early Methodism gathered a weekly collection for the poor in its class meetings. Its relief activities were largely systematized

and developed out of the work of the Holy Club at Oxford in helping the poor of England. It divided the community into districts, and divided its stewards among the districts, requiring them to report all need and thus secure the proper division of the poor fund. Chalmers, the great Scotch preacher, developed the district visiting plan to still greater efficiency. To those forerunners not a little of our modern charity method is due. In most churches there are different agencies giving relief at times, the women's organizations, the young people's societies, the brotherhood, the adult Bible classes, the Sunday school. There should be a central relief committee in which each society should be represented. This should meet regularly to develop and maintain a unified plan. It should keep the work of the church in touch with outside agencies of relief, and in harmony with all proper community plans. There should be no attempt to seek glory for the church, but to cooperate in getting the most efficient work done. The church has this advantage over secular relief agencies. It can, if it will, bring the needy individual and family into fraternal fellowship in the church and put into their lives the dynamic of spiritual power. *Consider the efficiency of your local relief methods. Do they reach all the needy? Do they reduce dependency? Do they secure the co-operation of the churches?*

Cooperation with organized charity

(The church should always work in conjunction with organized charity. If there is no organization in the community, and if there is more than one relief agency present, the church should lead in promoting some kind of central committee or clearing house. The first word of organized charity is *investigation*. This prevents the waste of duplication. Food may be given in emergency, but nothing else should be given without investigation. In large towns or cities the central clearing house to collect and store necessary information is required. The second word of organized charity is *rehabili-*

tation, the restoring of the individual and family to independence and self-support. This involves expensive and persistent work and the provision of many other things besides mere relief. Here is the heavy cost of organized charity, and the more money it spends in this work of reconstruction, the more efficient it is. The third word in organized charity is *friendly visiting*, the putting of some person into permanent touch with the needy family, on the basis of friendship, to help them find the way out of their need. These friendly visitors must be supplied by the churches, and they must have some little preparation for their work. *To what extent is the common criticism of the red tape and heavy operating expenses of organized charity justifiable?*

Public institutions

Under the impetus of the Christian spirit of compassion, the relief of destitution has become a function of government. We have our city, county, and State institutions for the care of the dependents and the defectives. The trend of the times is toward an increase of public action in this field. The burden of destitution must be borne by the community as a whole. For individual neighborliness, group action must necessarily be substituted. The church which has inspired these institutions must recognize its responsibility for their efficiency. Its committees must visit them and report back to the churches. The election and support of efficient officers to represent the large family of the community in the care of its sick and its poor becomes one of the first duties of the Christian citizen. In Cleveland, the putting of a preacher at the head of the Department of Charities and Corrections has resulted in new methods that have revolutionized the care of the defectives and dependents. The character of the public relief institutions of the community is one test of its Christianity. They must be made one of the expressions of religion. *Should destitution ever be permitted to separate mother and children?*

DISCUSSION AND PRACTICE

Consider duty's demand upon Christian people toward those in need.

Show why intelligence must be used in dealing with the tremendous problems resulting from destitution and poverty.

Compare the care which the Jews, Catholics, and Protestants take of their poor.

Secure a permanent relief fund within your church and a proper organization to administer it.

Keep your church informed concerning all local relief agencies and their methods, and assist it to cooperate in making them efficient.

Take charge of some needy families and work out their problems on the friendly visitor plan.

If you live in a city, send to Cleveland, Ohio, and get the plans and methods of its Department of Charities and Corrections, and compare them with those of your own city.

LESSON II

DISEASE, DESTITUTION, AND POVERTY

FOR PERSONAL MEDITATION

And the men of the city said unto Elisha, Behold, we pray thee, the situation of this city is pleasant, as my lord seeth: but the water is bad, and the land miscarrieth. And he said, Bring me a new cruse, and put salt therein. And they brought it to him. And he went forth unto the spring of the waters, and cast salt therein, and said, Thus saith Jehovah, I have healed these waters; there shall not be from thence any more death or miscarrying. So the waters were healed unto this day, according to the word of Elisha which he spake.—2 Kings 2. 19-22.

The diseased have ye not strengthened, neither have ye healed that which was sick, neither have ye bound up that which was broken, neither have ye brought back that which was driven away, neither have ye sought that which was lost; but with force and with rigor have ye ruled over them. . . . I myself will be the shepherd of my sheep, and I will cause them to lie down, saith the Lord Jehovah. I will seek that which was lost, and will bring back that which was driven away, and will bind up that which was broken, and will strengthen that which was sick: but the fat and the strong I will destroy; I will feed them in justice.—Ezekiel 34. 4, 15, 16.

And Jesus went about in all Galilee, teaching in their synagogues, and preaching the gospel of the kingdom, and healing all manner of disease and all manner of sickness among the people. And the report of him went forth into all Syria: and they brought unto him all that were sick, holden with divers diseases and torments, possessed with demons, and epileptic, and palsied; and he healed them.—Matthew 4. 23, 24.

And he called unto him his twelve disciples, and gave them authority over unclean spirits, to cast them out, and to heal all manner of disease and all manner of sickness.—Matthew 10. 1.

Then shall the King say unto them on his right hand, Come, ye blessed of my Father, inherit the kingdom prepared for you from the foundation of the world: for I was hungry, and ye gave me to eat; I was thirsty, and ye gave me drink; I was a stranger, and ye took me in; naked, and ye clothed me: I was sick, and ye visited me; I was in prison, and ye came unto me.—Matthew 25. 34-36.

Know ye not that your body is a temple of the Holy Spirit which is in you, which ye have from God? . . . Glorify God therefore in your body.—1 Cor. 6. 19, 20.

THE LESSON STUDY

Sickness and destitution

Among the immediate causes pushing families down below the poverty line, sickness is the most prominent. It occurs most frequently on the records of relief agencies as the immediate occasion of the need for alms. If the bread winner is sick, his earnings practically stop, and the income of the family ceases. If one of several bread winners become sick, the family budget is made insufficient to meet the family needs. On top of this comes the expense of the doctor and medicine, and sometimes the additional expense of the funeral. This is the tragedy of sickness among the poor. In addition to bringing pain and heartache, it increases their misery; it makes them dependent upon charity.

A cause and a remedy

Industrial accidents formerly played a large part in decreasing the income of the industrial wage earners. They do yet in those States where there is no workmen's compensation act and the whole cost of the accident is laid upon the shoulders of the workers. Detailed studies of relief

agencies show this to have been a great factor in the increase of destitution. Employers' liability laws in a group of States have decreased this factor. In Germany and England the economic burden of sickness has been lifted from the worker by a system of invalidity insurance, instituted by the state and contributed to by the worker and the employer. All that is done in this direction in this country is by trade unions and some corporations. Public insurance against sickness will be the next step in lessening destitution. It must not become, however, a substitute for measures to increase the income of wage earners. If the income is so low that even a contribution to social insurance would decrease nourishment and lower vitality, it might lead to more sickness, and thus the plan would increase the need. *How far are poverty and destitution traceable to sickness?*

The care of the destitute sick

Christian compassion has organized public agencies to care for the sick who have no means. Since Jesus went about healing all manner of disease Lazarus is no longer left to the healing tongue of the dogs at the gate. Christian compassion moves physicians to give free care to the penniless, creates hospitals with free beds, and inspires the State to build its county hospitals. This is an expression of the brotherhood spirit. The community as a family is taking care of its afflicted members. It then becomes the duty of the church which has inspired such action to see that the public institution is a place fit to receive any member of its own families. In the county hospital in one of our largest cities the poor have been left untended upon the floor, while the beds were filled with friends of ward-healers whom they were boarding through the winter at the public expense. In a rural county hospital the inmates complained that the building was so badly constructed that a fierce wind would blow their hats off the hooks on the wall. The first attempt to care for the sick who are poor was that of early Christianity. A Roman historian marvels that these Christians "not only care for

their own sick, but they care for ours too." This spirit of service has grown until it has animated the state. This fact places upon the church a heavy duty to see that modern institutions express this spirit as efficiently as modern science can do it, and are as humane and friendly as the contact of Jesus with the folk who brought their sick to him. *Does the treatment in church hospitals of the sick who are poor fully accord with Jesus' teaching of brotherhood?*

The economic distribution of disease

Disease flourishes in the region of poverty. This is the great reason for the constant recurrence of sickness as a cause of destitution. Disease is more rampant among the group of low income than in the rest of the population. The mortality maps of our city health departments tell a striking story. They show that the highest death rate from all diseases is massed in those sections where the lowest-paid wage earners live. It is not only massed in these congested centers, but it is much higher there in proportion to the population than in the better residential districts. In Chicago a comparison of the mortality map with the map showing where the families live who have been given relief shows that disease and destitution march side by side. In the same blocks hunger and death prey alike upon the people. *For what preventive measures for the elimination of disease ought the church to stand?*

Poverty as a cause of sickness

It is very clear that poverty breeds sickness. Low income means poor nourishment.) A study of working girls' budgets shows that they manage to live on less than a living wage by saving on their meals. Undernourishment reduces the resistance power of the body to the attacks of disease. Low income also generally means bad housing, with its bad air and sanitation. This again lowers the vitality and occasions a low resistance power to the germs that lie in wait for all

of us. The group of low income is usually the group that is worked to the point of exhaustion, and the process of lowering their vitality therefore is continued by fatigue. "The present working day, from the physical standpoint, is too long, and keeps a majority of men and women in a continual state of over-fatigue" (Report on National Vitality). The effects of fatigue, bad housing, and undernourishment are passed on to the next generation. The children of such parents are weak and rickety, with a still lower resistance power to disease. One evidence of this is the high infant mortality in factory towns. It has been argued that this is not due to the factory work of the mothers, but to poor nourishment; but this, again, is due to a condition of work that involves poverty of life. The school may teach personal hygiene and the proper care of children, but overworked mothers have neither time, nor energy, nor means to carry it out. The desire for personal hygiene will not flourish when social hygiene is absent. When the whole neighborhood conditions fight against health, even the most ambitious individual tends to accept the inevitable and succumb to it. The professional man may keep himself vigorous by bathing, exercise, and fresh air, but it is mockery to tell the overworked factory hand to do these things. *Is it the business of the doctor to cure the sick or to keep folks well?*

Disease a cause of poverty

Just as sickness causes individual destitution, so does disease help to create poverty as a great social fact.) The Report on National Vitality estimates that the economic waste from disease in this country is about a billion and a half dollars. This is computed by estimating the potential earnings of the 630,000 who die annually from disease which is preventable and adding the lost earnings of those who are sick from preventable disease, plus the expense of their sickness. If the cost of prevention be taken out of this, we still face a terrific economic waste from preventable disease. Hookworm in the South impairs the earning capacity

twenty-five to fifty per cent, but by measures of prevention the earning power can be restored at a cost of less than one dollar per case. Remembering that it is the group of low income that suffers most from sickness, it is plain that their low income is still further diminished by the waste of disease. It not only affects their expenditures, but touches the sources of income. Its hand is seen in the pay envelope. The minor ailments not only often lead to serious diseases, but also continually diminish the vitality and the earning capacity of those affected by them. Moreover, the misery that falls upon the family through sickness is not purely physical. "The real waste can be expressed only in terms of human misery" (Report on National Vitality), and this loss of mental and moral energy helps in diminishing earning capacity. *Ought we to blame the undernourished and fatigued man for lack of energy and efficiency?*

The vicious circle

The interdependence of sickness and destitution, poverty and disease makes a vicious circle. In the individual life, low pay means bad air, poor nourishment, lowered vitality, and industrial inefficiency. But industrial inefficiency means low pay. Out of this vicious circle the individual sometimes escapes upward, but many drop down into destitution. Looking at the larger social issues, there is the same struggle. Sickness causes destitution. Poverty causes and increases sickness. Disease causes poverty, and out of this circle a large group continually drops down into the social swamp of extreme misery. This vicious circle cannot be broken by eliminating one segment. If you take out disease and leave poverty, or take out poverty and leave disease, the circle starts all over again. A joint attack must be made upon both. "Poverty and disease are twin evils and each plays into the hands of the other. From each springs vice and crime." Again, "Whatever diminishes poverty tends to improve health, and vice versa" (Report on National Vitality).

The care of the sick poor

The preventive approach to sickness is necessary in dealing with the individual. A different treatment is provided for the sickness of the poor than for that of the destitute. Those who have some income, but not sufficient to care properly for their sickness, need not go to the county hospital. There is the visiting nurse, supported by organized charity or the churches, who comes to their homes. She must try to remove the cause of the individual sickness, perhaps by teaching hygiene, and her instruction may be followed up by that of the visiting housekeeper. For the more serious sickness there is the free bed in the hospital; but the hospitals are finding that their money and service are wasted if they do not follow up the cure by removing the causes that occasioned the sickness. Thus their social service department sends its visitor to the home to diagnose the social causes of the sickness and to prescribe for their removal. This may mean a change in the family diet or a change in work. The free dispensary for minor ailments must develop the same social treatment of causes. It is idle to give medicine for rheumatism and leave a man working in the same damp basement that caused it. The free treatment for the sick poor is now extended to expensive laboratory service. The city of Cleveland provides, at an annual expense of less than a quarter million dollars, service that would cost annually a million and a quarter dollars if bought from private practitioners. This, again, must be followed up by an attack upon the social causes of disease. For a city to spend large sums for a tuberculosis sanitarium and then leave the bad air and the dust trades unregulated is a waste of its money and of the spirit of compassion. *Why does the United States appropriate so much more money for the health of animals than for the health of human beings?*

A task for the church

The church should cooperate in extending the facilities of

all public institutions to the poor who are sick. John Wesley opened a free dispensary, associated an apothecary and an experienced surgeon with him, and treated six hundred cases in six months. For twenty-seven years he was interested in the study of medicine, tried to prepare himself when he came to America to help those who had no physician, issued several books on the treatment of sickness and the promotion of health, one of which ran through thirty-two editions, and was one of the first men in England to use electrical apparatus for the treatment of disease. *What obligation has the church in the matter of public institutions for the sick poor?*

The prevention of disease

If poverty is to be reduced, disease must be prevented. We now know how to prevent all contagious diseases. The bad-air diseases can be controlled. Occupational diseases can be eliminated. The large group of misery diseases, due to improper conditions of nourishment and housing, can be abolished. The deadly sex-diseases are more difficult to control, but are not impossible of prevention. The measures of preventing these diseases have been outlined by our health specialists. They involve quarantine, inoculation, and instruction in personal hygiene, measures of social hygiene, and adequate health departments. But scientific principles alone will not prevent disease. The great social causes that root in poverty of life, in low income, and improper environment must be removed. There are six great diseases which could be removed if all the people could have pure air, pure water, pure milk, and pure food. *Why must Christian discipleship be as mindful of the sick and the conditions which causes the sickness as are lodge members?*

Religion and hygiene

In this campaign for public health the medical profession has a right to expect the cooperation of the church. The Hebrew law had its hygienic aspects similar to our modern

sanitary provisions. It sought to secure cleanliness of person and food. It tried to remove dirt, one of the greatest causes of disease. The modern church must fulfill the law in this respect, using all of modern science as its ally. It may even fulfill Jesus's own words and in the prevention of sickness and the conquest of death do even greater things than he did. *Should the modern church connect the teaching of hygiene with worship, as the Hebrews did?*

A religious ideal of health

The chief reason for the slow progress of the campaign against disease in which medical science is assisting in the attack upon poverty, is the lack of an adequate motive. It is increasingly present in the medical profession, but not in the national life. The missionary fervor of the doctor meets no kindred response. A spendthrift people are penurious in their health appropriations. The nation will not do what science knows how to do until it is moved by a great ideal. To proclaim this ideal is the task of the church. To live up to it is the duty of church people. If the body is the temple of the Holy Spirit, it must be so honored and protected. The purpose of Jesus was to bring a more abundant life to all the people. This means vitality of body, vigor of mind, beauty of spirit, and the means wherewith to secure and develop these qualities. The nation must have an ideal of fullness of life, of soundness and health, that includes the economic system as well as the physical life. Many individuals have no chance for health or for release from poverty. For all the people the means of health and efficiency must be provided until a condition is reached where if any lack it shall be clearly his own fault. *What obligation does my health place upon me with reference to the sickness of others?*

DISCUSSION AND PRACTICE

Compare closely the relation of sickness to destitution with the relation of disease to poverty.

Trace the effects of poor nourishment and bad housing upon vitality, and the effect of lowered vitality upon economic efficiency.

Show how the success of the attack upon disease depends upon the elimination of poverty.

Bring out clearly the religious nature of the campaign for public health.

Find out all about the local care of the poor who are sick; if necessary take steps to make it more adequate and efficient. Find out to what extent sickness and destitution coincide in your community.

Investigate locally the relation between bad housing and disease. Find out if any local industries create any occupational diseases.

Ask the local health authorities what measures they are taking for the prevention of disease and in what ways they want the church to cooperate.

Write to the Superintendent of Documents at Washington for the catalogue of United States Publications on Health, Disease, and Sanitation; to the National Health Guard, 25 West Forty-fifth Street, New York City, for information; to the Metropolitan Life Insurance Company, Welfare Department, New York City, for pamphlets on health and prevention of disease.

LESSON III

UNEMPLOYMENT AND POVERTY

FOR PERSONAL MEDITATION

If thy brother, a Hebrew man, or a Hebrew woman, be sold unto thee, and serve thee six years; then in the seventh year thou shalt let him go free from thee. And when thou lettest him go free from thee, thou shalt not let him go empty: thou shalt furnish him liberally out of thy flock, and out of thy threshing floor, and out of thy winepress; as Jehovah thy God hath blessed thee thou shalt give unto him.—Deuteronomy 15. 12-14.

If any will not work, neither let him eat.—2 Thessalonians 3. 10.

There was no hire for man, nor any hire for beast; neither was there any peace to him that went out or came in, because of the adversary: for I set all men everyone against his neighbor. But now I will not be unto the remnant of this people as in the former days, saith Jehovah of hosts. For there shall be the seed of peace; the vine shall give its fruit, and the ground shall give its increase, and the heavens shall give their dew; and I will cause the remnant of this people to inherit all these things.—Zechariah 8. 10-12.

For neither was there among them any that lacked: for as many as were possessors of lands or houses sold them, and brought the prices of the things that were sold, and laid them at the apostles' feet: and distribution was made unto each, according as any one had need.—Acts 4. 34, 35.

THE LESSON STUDY

The bread line

In some of our larger cities, as in Europe, people on their way to an evening of pleasure pass long lines of the hungry

waiting in front of bakeries for a gift of stale bread. It is the extreme evidence of misery and destitution existing side by side with luxury and waste. During the winter of 1914-15 such bread lines were often seen even in our smaller towns as the hungry unemployed were fed, sometimes by the churches. Our relief societies have broken down under the load of unemployment. In those extraordinary times we have seen past all dispute the part that unemployment plays in creating destitution. The sight of armies of grim, gaunt, hungry men stalking through our cities has flung a challenge to us to consider the part that unemployment plays in ordinary times in creating poverty. *Should we as Christians feed every hungry man who comes to our door without question or investigation?*

The fringe of unemployment

In normal times, when industry is running on its regular schedule, there is a fringe of the unemployed on the edge of all trades and business. In the organized trades about fifteen per cent of the workers are constantly unemployed. For the whole country, about twenty-two per cent of all the workers are unemployed for a part of the year. In hard times this runs up to about thirty-five per cent. These are official figures and are corroborated by the records of reliable relief societies. They do not include the lazy, the unemployable, and the vicious. These form a group which must be handled by a distinct policy. Those who will not work need not be allowed to eat, but those who cannot work must be treated until their efficiency is restored. The group which will not work, who to many people unacquainted with the facts constitute the whole unemployment problem, can be eliminated, but there still remains an army of workers who are out of work. One of the extra hazards that the industrial worker carries to a greater degree than any other working group is the risk of unemployment. *Wherein do the unemployed and the unemployable differ?*

Unemployment a cause of poverty

It is very evident that unemployment creates destitution. It is just as obvious that it causes poverty. It reduces the yearly income so that an apparently good daily or weekly wage is inadequate for a living. In considering a minimum wage, it must be estimated by the year and not by the day or week. Moreover, irregular income does not make for good management, and this fact alone often limits the adequacy of the income. The wide social results of periodic unemployment also affect the individual. (It means a decrease of producing power, for industry is not running at its maximum efficiency.) This in turn is accompanied by a lower consumption power in those who are not constantly employed. We suffer a great loss of wealth because our working force is not working at the maximum capacity for our social well-being, even though a part of it may be working beyond its proper capacity. The result is less opportunity for employment, and lower wages for the individual. *What part should the government take in the matter of the distribution of workers?*

More serious results

The loss involved in unemployment goes even further than this, both for the individual and for the community. The temporary loss of wages by the unemployed man is serious enough, but it is not so serious as the permanent reduction of his earning capacity. (He loses the habit of industry. His muscles lose their vigor. His will and his energy become as flabby as his muscles. If carried far enough, sustained or periodic unemployment seriously reduces and sometimes destroys the working efficiency of a man. Where this does not happen, the effect upon the character of periods of work at high speed, followed by periods of complete idleness, is seen in other ways. It creates an abnormal desire for excitement. Work itself being a gamble, the gambler's attitude toward life is developed. The attractions of the saloon are increased.

Many a man has been started on the path to moral degeneracy because his job was not steady, while the saloon was steadily on the job.

The unemployable

After the winter of 1914-15 it ought not to be possible to dismiss the problem of unemployment as merely that of the loafers and the shirkers. They constitute but a fraction of the whole. Whether by nature or by habit, the great army of men seek toil even when it is difficult, monotonous, and dangerous. The duty of self-support has become second nature. So great was the rush at a New York factory one winter's morning to get the few jobs that were available that one man was carried out of the crowd with his leg broken. Most of the unemployable are reduced to their present apathy for work by definite steps. Overspeeded industry does it. Child labor does it. Periodic unemployment does it. Some of these wrecks can be patched up so that they can do certain kinds of work, but when a man once has his working heart broken, he never can be fully efficient. Industry must be required to stop making the unemployable. Those conditions which produce them must be removed. *What should be done with those who refuse to work?*

Causes of unemployment

There are two groups of causes making for unemployment. One group is on the side of the worker: sickness, inefficiency, and moral delinquency. The other group is on the side of the management: the introduction of new machinery, the consolidation of plants, the setting up of efficiency standards which cause the older men to drop out. Aside from special seasons of industrial depression, the largest single cause of periodic unemployment is the seasonal trades, which employ large numbers of workers for rush seasons and then drop them. This condition is a challenge to industrial management to become more efficient. Recurrent periods of indus-

trial depression raise the same challenge in the larger field. *Does the responsibility for providing for men displaced by the improved machinery rest upon the industry which employs them, or upon the community? How can it be met?*

Immediate relief

The provision of food and shelter is first-aid treatment for the unemployed and homeless. } At the door or in the bread line, hunger must be fed. (At the same time means must be taken to prevent the abuse of compassion and to require a return in work from those who are fed. For the unemployed man with a home and a family there is organized charity with its immediate relief, followed by investigation and constructive work. For the homeless man there is usually no such careful help. He is often treated as a malefactor. Indeed, our vagrancy laws often turn the homeless youth into a criminal. The treatment of the homeless man is one test of the Christianity of a community. What reception would it give to Jesus if he came as a wandering workingman with no place to lay his head? Two students in the Boston University School of Theology slept in the "Wayfarer's Lodge" in Boston and found unsanitary conditions with brutal treatment. This was later remedied by the authorities. A Denver business man traveled through many cities as a tramp, and after testing the help offered to homeless men by organized charity, municipalities, Salvation Army, and churches, found it totally inadequate in almost every instance (Broke, or The Man Without a Dime, Brown). Adequate municipal shelter for the homeless is the necessity of even a small town. In helping to feed the family of the unemployed in the cities, the cultivation of vacant lots should be promoted. *To what extent should the churches feed and shelter the homeless unemployed?*

The right to work

"I am so grateful for what you have done for me, but I

want a job so that I can buy my own coal and my own flour," said the unemployed man to the pastor. To give a man nothing but alms when he wants work is a spiritual outrage. It destroys his independence. The spirit of charity must make way for the spirit of brotherhood. There must be a new attitude toward the unemployed based on his right to work. Christian compassion recognizes his right to eat, but still more important to his spiritual manhood is the recognition of his right to earn his food. The Hebrew law embodied this principle when it required that the discharged slave should be given the means to start life. The ability to earn a living is often the only property right of the worker. The acknowledgment of this right means, first of all, the obligation of the community to find work for the man who wants it. *What obligations to the unemployed are implied in the command to "love thy neighbor as thyself"?*

Employment exchanges

The securing of employment is not properly a private business. In private hands it has become a graft upon the poor, a tax upon the necessity of the ignorant unskilled worker. The government must not only regulate employment agencies: it must take charge of the entire business. If it is vital to commercial shippers to get government information concerning the weather, if it is vital to farmers and grain speculators to get government crop reports, it is just as vital to the wage earner and to the employer to know the facts concerning the supply and demand of labor, to know where laborers are to be found and where work is to be had. Isolated free employment agencies, forced to compete with unscrupulous private business, are, of course, unsuccessful. There is needed a chain of government employment agencies connecting city, State, and nation.

Finding work and making work

In times of special need work must be both found and

made by voluntary private agencies. Every city church may have its employment committee to find work for such of the unemployed as come within its doors. This last winter the churches of New York City united in a central employment committee. Here and in several other cities an effort was made to get church people to provide emergency jobs, with the slogan "Do it now." John Wesley set the example when he opened a knitting room to give work to unemployed women. Emergency relief works are difficult to provide and more difficult to manage, because the capacities of the unemployed are so varied. A general measure, successfully used in England and Germany, is to do all public work in the slack season of the seasonal trades. This gives employment for both skilled and unskilled labor. It should become the rule in this country. *How may steady work be created for the unemployed honestly seeking it?*

Maintaining the reserves

It is the seasonal trades that are responsible for most of the periodic unemployment. Until this seasonal unemployment can be eliminated, it must become a fixed charge on industry. If the army of work needs its reserves for extra emergency, these reserves must be properly maintained. They must be kept fit for action like the reserves of an army in the field. This requires a system of social insurance. Such a system would also provide for those thrown out of employment by the introduction of new machinery, until they can be otherwise cared for. The cost of such a system would spur the management of industry toward the elimination of seasonal unemployment.

A duty of the management

(If unemployment is to be prevented, the responsibility must rest back upon the management of industry.) Efficiency must include this. President Gary spoke a true word when he said that widespread unemployment was an evidence of the failure

of our industrial management. The community, which is bearing the cost of relief measures, must insist that industry be organized so as to eliminate periodic unemployment. A new spirit is in evidence here. Industrial managers are beginning to see that labor is life, not merely raw material; that industry must be organized not simply for output and dividends, but for man. The call to duty was recently sounded to the Board of Commerce of Detroit by James Couzens, vice-president and general manager of the Ford Company, who said: "At a time when there are thousands of unemployed in the city, whose families are crying for bread, some of you employers will be found in Florida or California playing golf. Would it not be far more humanitarian for you to do a little personal work at home at times when you are needed?" *Are employers or investors justified in living in luxury from the proceeds of the business when its wage earners are suffering from unemployment?*

Organize for work

This duty some industrial managers are meeting by taking up the slack in their business, by organizing their trade for regular work. Some are refusing orders which mean a heavy rush, followed by discharge. In one city, the garment trades—a highly seasonal business—has been reorganized so as to give steady employment the year round. The whole of industry must be organized for this purpose. Steady employment is one of the strongest factors in the development of life. One of our modern economists, opposing the motto "Live and let live" with the more Christian motto "Live and help live," says the latter is to be worked out not in social amelioration merely, but in the organization of life to secure a proper distribution of all necessary work among all the people for purposes of social education and development. He believes that if this were done, the distribution of wealth in the most desirable way would take care of itself. To so organize the business of life that all will be at useful work

would be one fulfillment of the Hebrew law and the prophets in the brotherhood of Jesus.

DISCUSSION AND PRACTICE

Bring out clearly the part which unemployment as a constant factor in industry plays in creating the poverty of the wage-earning group.

Trace the effects of unemployment upon the personality of the individual wage earner, showing clearly how unemployment contributes to the development of an unemployable group.

Consider whether unemployment as a social problem is due more to the inefficiency of the worker, inefficient industrial management, or to an imperfect industrial system.

Trace the value of remedial and preventive measures against unemployment; compare those originating outside industry with those developing within it.

If there is any unemployment in your community, find out what causes it and learn how your community treats homeless, unemployed men and women, and suggest improvements.

Show why the community ought not to continue to feed and shelter the unemployed without making any provision for their employment.

Determine whether there is anything that your church could do to help the unemployed.

Find out whether there is a free employment agency in your vicinity, who uses it, and how efficient it is.

Suggest any change in local industries, or any form of public work that might lessen unemployment in your community or city.

LESSON IV

MORAL CAUSES OF POVERTY

FOR PERSONAL MEDITATION

Be not deceived; God is not mocked: for whatsoever a man soweth, that shall he also reap. For he that soweth unto his own flesh shall of the flesh reap corruption; but he that soweth unto the Spirit shall of the Spirit reap eternal life.—Galatians 6. 7, 8.

It is not for kings, O Lemuel, it is not for kings to drink wine;

Nor for princes to say, Where is strong drink?
Lest they drink, and forget the law,
And pervert the justice due to any that is afflicted.
Give strong drink unto him that is ready to perish,
And wine unto the bitter in soul:
Let him drink, and forget his poverty,
And remember his misery no more.

—Proverbs 31. 4-7.

He that loveth pleasure shall be a poor man:
He that loveth wine and oil shall not be rich.

—Proverbs 21. 17.

Then said Daniel, . . . Prove thy servants, I beseech thee, ten days; and let them give us pulse to eat, and water to drink. Then let our countenances be looked upon before thee, and the countenance of the youths that eat of the king's dainties; and as thou seest, deal with thy servants. So he hearkened unto them in this matter, and proved them ten days. And at the end of ten days their countenances appeared fairer, and they were fatter in flesh, than all the youths that did eat of the king's dainties.—Daniel 1. 11-15.

Let him that stole steal no more: but rather let him labor, working with his hands the thing that is good, that he may have whereof to give to him that hath need.—Ephesians 4. 28.

THE LESSON STUDY

A question—and then another

"The trouble with the working man is that he spends his money for beer and tobacco," said a manufacturer, after a discussion of the pressure of low wages and fatigue upon the industrial worker. "I have men who have worked for me for years who could now have plenty if they had only saved their money." "Yes, it is a big factor," said the Young Men's Christian Association secretary, "but how about Charley —, one of your best mechanics, who has worked for you for over twenty years? He does not drink nor smoke, and to-day he has not a suit of clothes fit to go out in because he is trying to keep his boys in high school." Here are two facts. The industrial wage earners would be better off if they did not waste their money, but for the most part their wages are inadequate to satisfy reasonable desires and ambitions. Neither of these facts can be ignored. Those who think only in terms of individual responsibility see only the moral delinquency that lessens the income of many wage earners. For them poverty is a problem of the individual will. Those who think in terms of social causes alone see only the pressure of low income, developing disease, inefficiency, and delinquency in the individual. For them poverty is entirely a question of social organization. These two groups of people need to come together and see both groups of causes that make for poverty: those that root in an imperfect social organization, and those that root in the human will and its choices.

Drink, crime, and destitution

Alongside of sickness and unemployment in relief records, as an immediate cause of destitution, stands moral delinquency. Sometimes it puts the breadwinner in jail, and always it reduces the scanty income of the family affected by it. The most frequent instance is drunkenness. Still another

is juvenile delinquency, which develops at the beginning of the wage-earning period. When destitution becomes pauperism and delinquency becomes crime, alcohol plays a still larger part in this dark development. This is fully brought out in the course of lessons on "The Liquor Problem,"¹ by Dr. Norman E. Richardson. It is almost impossible to determine the proportion of destitution and crime for which the drink habit is responsible. Where it is the immediate cause, other factors, such as unemployment and misery, may have led to its development. Where sickness and unemployment are given as immediate causes, the drink habit may have led to them. The outstanding fact is that liquor is one of the greatest contributing factors to destitution and delinquency. *Would the wiping out of the liquor traffic eliminate poverty?*

Poverty and drink

It must be remembered that poverty is also a cause of drink. When a man has but five cents to spend, the free lunch and the drink that has some "kick" to it appeal to him. The crowded, unkempt home makes the attractions of the saloon more powerful. It must also be remembered that the liquor traffic helps to create the poverty that plays its part in developing the drink habit. There is a chain of evil causes here which must be broken up together. The liquor traffic is perhaps the simplest, and, therefore, the first of the causes of poverty to be removed. When it is gone, the others are easier dealt with. *What should a community do to offset the free lunch of the saloon?*

The economic attack on the liquor traffic

The fight against alcohol has shifted to a new battlefield. It comes to judgment now on social and economic grounds. The modern temperance speaker does not paint the wreckage of the drunkard's home, but the social ruin caused by the

¹The Liquor Problem, by Norman E. Richardson. The Methodist Book Concern. New York and Cincinnati. Price, 50 cents, net.

liquor traffic. From the standpoint of economics it is an unprofitable business. It destroys the immediate productive efficiency of the worker. Since Russia abolished vodka her factories have produced the same amount as they did before the war demanded heavy drafts of workers for the army. Alcohol also permanently lowers the productive capacity of the nation because of its effects as a race poison in lessening vitality. A nation of drinkers of intoxicants is compelled to live on a low economic level. It will always have an army of misery and a still larger army of low income. *Is any educational campaign against the economic waste of the liquor traffic being carried on in your community?*

Some new allies

The perception of the fact that the liquor traffic is a great social foe is bringing new allies into the campaign against it. The social workers, who have largely been indifferent, are now taking the field. From their ranks has come an educational campaign using posters and lantern slides on the streets. A strong temperance movement is developing within organized labor, with many of its strongest leaders actively promoting it. The Socialists are beginning to see that they need the brains and the producing power of workers which alcohol has been destroying. In Sweden they are leaders in the temperance fight, and in this country their national committee has recently appointed a special committee to inquire into the relation of the liquor traffic to the working class. *What is the difference between the moral and the social attack on the problem of poverty?*

The vice of gambling

The practice of gambling is one more factor in reducing the income of the wage-earning group. This is a vice which the poor have learned from the rich. Before policy shops were abolished their principal patrons were the wives of small wage earners, hoping to stretch their scanty income, just

as in other countries they turn to lotteries for the same purpose. The shooting of craps or betting in poolrooms of young wage earners lowers the family income seriously. Gambling is one of the prime causes of destitution in the ranks of the seasonal, homeless workers. In the "jungle camps" organized by the I. W. W. among these nomadic workers, the prohibition of gambling is an inflexible rule. In its broader forms gambling is also a factor in producing poverty, in extending the area of low income. Money tied up in it is economically unproductive. The wide extent of gambling, under the name of business, in this country means a serious loss in our productive efficiency, and consequently in our economic wellbeing. If gambling could be taken out of our national life, both destitution and poverty would be greatly lessened. *Is there any different attitude in your community toward shooting craps or betting in pool rooms and gambling in clubs or in securities on the stock exchange?*

Crime and poverty

Personal delinquency as a potent factor in producing individual destitution and crime is a great contributing social cause to poverty. It imposes a tremendous fixed charge upon the community life. It adds enormously to our overhead expenses. It is estimated that we spend more for crime, on all accounts, than we do for schools, churches, and charity together. This vast amount is almost entirely unproductive. In addition there is a loss of productive power in most of those put into prison. Release this total amount into productive business and the amount of goods available would tremendously increase so that the scale of living could go up at once. Here, as in the case of the drink habit, when we move upon crime as a cause of both poverty and destitution, we find that poverty also creates crime. *How are criminals created in your community?*

Poverty and crime

The adult criminal is usually made out of the juvenile

delinquent, the "repeater" develops out of the first-offender. The studies of juvenile delinquency show that these first-offenders come from the districts of low income. The delinquent map of Chicago, compared with the disease and destitution maps, referred to previously, shows that a highly disproportionate amount of delinquency comes from the same regions where the death rate and destitution are the highest—the districts where the lowest-paid industrial wage earners live. The bands of youthful criminals in two of our great cities whose deeds have recently horrified the nation developed from the street gangs of such neighborhoods. Here low income produces poverty of life, develops weak bodies and weak wills, with low resistance power to the contagion of evil and to the contagion of disease. There is no constructive recreation or employment for youth. The community has allowed life to waste and weaken under the pressure of poverty until this weakness developed into criminality. *Why has the church emphasized the personal results of drink more than the creation of the drink habit through poverty?*

The fact of social sin

The pitiless case method of social science reveals the stern facts, uncovers all the contributing causes to destitution, and shows in the background the grim specter of poverty putting its pressure upon the individual and developing these contributing causes. It does not allow us to shunt the responsibility off on the individual unemployable, drunkard or delinquent. It shows us that individual lives are weakened in bodily strength and moral fiber by poor nourishment, sickness, bad housing, and destructive industrial conditions. It shows this weakened life beset by open gambling places and saloons. All these social forces the community permits to attack the individual. Out of some of them members of the church of Jesus Christ even make profit. It is the sins of some pious pewholders that make a hot bed to force and cultivate these weaklings of the slums and tenements into unemployables,

drunkards, and criminals. The sins of omission of other more conscientious Christians contribute to this same process. In the light of these facts, the church members cannot stand off in self-righteousness and thank God they are not as these others—shiftless and vicious. They must take them by the hand and pray God to be merciful to us all and help us all to find the way out of the common sin. *In what definite ways may members of the church of Jesus Christ help to eliminate the moral causes of poverty?*

The new brotherhood

Out of an understanding of the common sin, and repentance for it, will come the compassion of Jesus for the outcast. He found more fellowship with the sinners of the streets than the Pharisees of the synagogue. He saw them as sin-sick souls. Modern medical science tells us that more than half of the inmates of penal institutions are "not wicked, but sick, mentally diseased." Those who would cure souls must come to the attitude of the Great Physician and recognize that the sinners we have despised are sick from moral diseases which we have permitted. They have caught the contagion which we have not quarantined nor destroyed. This point of view does not ignore the responsibility of the individual. It simply recognizes that he cannot get out of his condition unaided. It makes it possible for him to assert his personality effectively. It will work with him, but it requires him to cooperate in the steps necessary for his recovery and for the removal of the causes of the disease. *Which is easier for you to do, help a drunkard home or hit the liquor traffic a blow?*

The joint attack

In every community a union of forces is needed in the attack upon poverty. Those who are fighting moral delinquency need to see the extent to which social causes contribute to it and to ally themselves with those who are fighting disease, unemployment, and low income. Those who are

fighting the social causes of poverty need to see how the moral delinquency of the individual and the social sins of the community contribute to these causes and to join hands with those who are fighting the battle of righteousness. The allied forces can then develop a comprehensive plan of campaign to remove both the pressure of social sin upon the individual and the contribution of the individual to social sin.

DISCUSSION AND PRACTICE

Bring out clearly the part that personal delinquency plays in turning poverty into destitution. Then show just as clearly how poverty creates and increases personal delinquency.

Trace the connection between the social sins of the community and its poverty, and show how people who are individually good are responsible for these social sins.

Outline the joint attack upon the social causes of poverty, and the moral failures of the individual; and list the forces that should carry on the campaign, showing the function of each.

List the services performed by the saloons of your community for their patrons, and let the community know how many of these it ought to perform. Then do the same for your church.

Show how the community may meet the loss of revenue and the problem of unemployment caused by prohibition.

Compare the consumption of liquor by the poor and the well-to-do.

See if there is any neighborhood in your community where juvenile delinquency is prevalent, study the need there for organized recreation, and suggest who might carry it on.

Get together the social workers, the labor leaders, and the church leaders of your community to consider an educational campaign against the liquor traffic.

Get information from Mrs. William Tilton, 11 Mason Street, Cambridge, Massachusetts, concerning posters and slides for use in such a campaign.

LESSON V

THE WASTE OF POVERTY

FOR PERSONAL MEDITATION

Go to the ant, thou sluggard;
Consider her ways, and be wise:
Which having no chief,
Overseer, or ruler,
Provideth her bread in the summer,
And gathereth her food in the harvest.

—Proverbs 6. 6-9.

And when they measured it with an omer, he that gathered much had nothing over, and he that gathered little had no lack; they gathered every man according to his eating.—Exodus 16. 18.

Thou shalt not oppress a hired servant that is poor and needy, whether he be of thy brethren, or of thy sojourners that are in thy land within thy gates: in his day thou shalt give him his hire, neither shall the sun go down upon it; for he is poor, and setteth his heart upon it: lest he cry against thee unto Jehovah, and it be sin unto thee.—Deuteronomy 24. 14, 15.

Rise up, ye women that are at ease, and hear my voice; ye careless daughters, give ear unto my speech. For days beyond a year shall ye be troubled, ye careless women; for the vintage shall fail, the ingathering shall not come.—Isaiah 32. 9, 10.

He that tilleth his land shall have plenty of bread;
But he that followeth after vain persons shall have poverty enough.

A faithful man shall abound with blessings;
But he that maketh haste to be rich shall not be unpunished.

To have respect of persons is not good;
Neither that a man should transgress for a piece of bread.

He that hath an evil eye hasteth after riches,
And knoweth not that want shall come upon him.

—Proverbs 28. 19-22.

THE LESSON STUDY

The cost of high living

The high cost of living has for a decade been a universal complaint. To many of the rich who are not affected by it, the high cost of living seems to be but the cost of high living, the evidence of abnormal desires and foolish spending. Is this constant pressure of expenditure upon income among the salaried group and the wage earners an evidence of inefficiency and waste, or of injustice in the social order? To what extent is the poverty of the wage-earning group due to their extravagance and wastefulness? All students of the social causes of poverty admit that the personal factor enters here and plays an important part, just as it does in the moral causes of poverty. Personal inefficiency in the control of expenditures causes some destitution and much poverty.

The cost of bad living

Among the very poor the waste of income appears not so much in the cost of high living as in the cost of poor living. Food is bought in utter ignorance of its nutritive values. Beer is often bought because it is believed to be nutritious. The delicatessen store decreases the income without increasing health and strength, because time and strength are lacking for the proper preparation of food. Clothes are bought for looks, and not for durability. "I want to share profits with my girls," says a manufacturer, "but they spend their increased earnings on ribbons instead of on necessities." Another manager of a retail business reports the failure of its employees to take advantage of a favorable opportunity to buy stock in the concern. They would rather spend their money for immediate pleasures. The desire for the luxuries of life expresses itself in the most foolish fashion. *What proportion of your personal expenditures is wasteful?*

False standards—who makes them?

The foolish expenditures of the poor are but an echo of

false standards of living that prevail in other circles. The clothes of the poor are cheap copies of the changing fashions of the rich. The cheap and uncomfortable furniture and tawdry ornaments of the tenement are but caricatures of the ugly extravagances of the mansion. The unnecessary pleasures and food of the poor do but duplicate the useless banquets and joy rides of the rich. The waste in the tenement is but a section of the general waste, a part of the thoughtless, extravagant expenditure of the whole nation. Those who live in ease and comfort can make no valid demand on the poor to curb their extravagance until they themselves practice what they preach. If true standards of living do not prevail among the strong and intelligent, they cannot prevail among the weak and the ignorant.

The desire for more not necessarily wrong

The universal desire, like *Oliver Twist*, to want more is a force for progress as long as it is intelligently directed toward the highest standards of life. Misdirected toward luxury, it becomes a force for destruction. The desire to live as well as others is both natural and proper. It becomes dangerous only when the strong and successful set false standards of life. A recent writer on "Welfare As An Economic Quantity" concludes that both adequate means and a simple standard of life are equally essential to sound social progress. *Is it just, desirable, or necessary that one group of people should live on porterhouse steak and another on neck stew?*

Poverty from poor management of the family income

The only way approximately to determine the part that wasteful expenditure plays in poverty is to study a number of family budgets in the group of low income. Such budgets have been gathered together by the Federal Government in its investigation of *The Work of Women and Children*; by L. B. Moore in *Wage Earners' Budgets* (Holt & Co.); by H. C. Chapin in *Standards of Living in New York City*

(Charities Publishing Committee, New York, 1909). A selected group of them may be found in the appendix of *Financing the Wage Earner's Family*, by Scott Nearing (Huebsch & Co., 1913). A study of these budgets shows great variation in the expenditures for food, for clothing, and for recreation. It shows clearly that in families of the same income the factor of home management largely determines whether or not the family suffers from poverty. *If you worked eight, or nine, or ten hours in the factory for an inadequate wage, would your interest in efficient home management be what it is now?*

Some typical budgets

NO. I. MAN, WIFE, TWO CHILDREN

<i>Income</i>		<i>Expenditures</i>	
Wages	\$565 00	Rent	\$137 00
Drew from bank....	10 00	Food	277 00
Gift from Sister....	25 00	Beer	36 40
Deficit (unpaid bills)	22 50	Clothing	40 00
		Light and fuel.....	52 00
		Newspaper	5 72
		Insurance	29 25
		Church	17 50
		Man's spending money	25 00
		Sundries	2 63
	\$622 50		\$622 50

Number 1. Irish Catholic family. The man a steady, temperate, unskilled laborer, the woman neat, intelligent, thrifty, and energetic. The food expenditure dropped from seven dollars per week to four dollars and four dollars and a half when the rent had to be paid or when the man was out of work. The food allowance is slightly more than Chapin's standard of twenty-two cents per man per day. The expenditure for clothes is abnormally low. The woman wore a wrapper at home and had only one street dress. Not one cent appears for recreation. The expenditure for coal, gas, and oil is high because the family is forced to live in three

dark rooms. When the man's wages were raised a dollar, his wife tried to raise an insurance policy, but they could not carry it.

No. 2. MAN, WIFE, FOUR CHILDREN

<i>Income</i>		<i>Expenditures</i>	
Wages	\$527 80	Rent	\$91 00
Two lodgers	72 00	Food	361 40
Deficit	97 66	Tobacco and drinks..	65 00
		Clothing	73 31
		Light and fuel.....	19 25
		Doctor, medicine.....	6 00
		Church	52 00
		Furniture and sundries	26 50
		Carfare	1 00
		Poll tax	2 00
	<hr/>		<hr/>
	\$697 46		\$697 46

Number 2. Polish family. Children picked up a large part of the fuel. House very dirty and scantily furnished. Expenditure for clothing and food shows bad management. Average food expense per man is higher than standard, and menu is poorer than standard. Itemized account shows much purchase of delicatessen food. Deficit met by drawing on previous savings.

No. 3. MAN, WIFE, TWO CHILDREN

<i>Income</i>		<i>Expenditures</i>	
Wages	\$780 00	Rent	\$156 00
Overtime	70 00	Food	364 00
		Drink	20 00
		Clothing	65 00
		Light and fuel.....	52 00
		Doctor, medicine ...	45 00
		Insurance	62 00
		Book, papers	18 00
		Recreation	50 00
		Sundries	10 00
		Surplus	8 00
	<hr/>		<hr/>
	\$850 00		\$850 00

Number 3. Typical American family. Husband architect's draftsman. House untidy, but not dirty. Wife untrained and without system. Clothing expense high. Food expense extravagant, forty cents per man per day. Menu not as nutritious as standard purchasable for twenty-two cents per day. Recreation expense includes two weeks at seashore. Insurance includes payments for man's mother. Light and fuel item extravagant. Rooms very unsanitary and dark. No savings.

No. 4. MAN, WIFE, FOUR CHILDREN

<i>Income</i>	<i>Expenditures</i>
Wages, father\$203 22	Rent \$84 00
Wages, 1st child..... 240 33	Food 383 24
Wages, 2d child 285 60	Tobacco and drinks.. 15 20
	Clothing 77 84
	Light and fuel 35 28
	Doctor, medicine 37 00
	Church, amusements. 37 20
	Funeral Expenses ... 35 00
	Sundries 7 80
	Poll tax 2 00
	Surplus 14 59
\$729 15	\$729 15

Number 4. Portuguese family. House very dirty, poorly kept, scantily furnished. Mother and younger children poorly clothed and very dirty. Nearly all clothes for younger children made from flour sacks. Mother had typhoid and baby died of pneumonia. Food expense higher than standard and menu much poorer. Dinner for boy at work consisted of soggy bread made of flour and corn meal, and coffee. Grocery debt, \$25.81.

Some conclusions

These four budgets agree in an unnecessary expenditure for food and in poor results obtained from it. In Number 4, the desire to save, with combined inefficiency in management, weakened life. These budgets, compared with the budgets

of working girls, show that while working girls save in food to buy their clothes, married women deny themselves of clothes in order to buy food and other necessities for the family. In each of these cases good management could get much more efficiency out of income. In Number 3 and Number 4 this would not allow for adequate savings against sickness, or unemployment, or old age. In Number 1 and Number 2 no amount of management could make the income stretch to supply the normal needs of efficient living. It must be remembered that the intelligence necessary for efficiency in household management would also demand higher standards of living. *If you had an income of fifteen dollars a week and three children to support, how much could you save?*

Education in home management

The schools are attempting to remove from poverty the factor of inefficient home management. They are teaching domestic science. The churches are also doing this, sometimes in evening classes for mothers. Such teaching, to be efficient, must be adapted to the budget of the small wage earner. Welcome Hall in Buffalo, a Presbyterian settlement, teaches home management in a typical small cottage of the neighborhood, furnished as a small wage earner would furnish it. Instruction in home management is sometimes carried into the home by the visiting housekeeper, following the visiting nurse, and maintained by charity organizations or the churches or both. *To what extent may the contribution of inefficient home management to poverty be removed by the education of the group which suffers from it?*

The value of thrift

Thrift may become a weakness or a vice. It may lead to meanness and hypocrisy. Some count it "the first and last refuge of the craven and the dullard." To require people to go short of the means of efficient living is to make thrift a force for the destruction of life. To forego waste and luxury

develops strength and beauty of character. To pinch and save on the necessities of life develops ugliness and weakness. The Scripture inveighs against the spendthrift and the wastrel, and also against the miser. Clearly, it thunders against those who force the people to become miserly, against the rich who deny justice to the poor. It gives no comfort to those who want the poor to practice saving in order that their luxuries may not be diminished. The thrift the Bible teaches means simple living for all. *How is your family being taught simple living?*

The powers that prey upon the poor

The hosts of greed continually levy tribute upon the small wage earner. They seek his money for liquor and bad amusements. They leave the food rotting in the orchards and on the farms so that profits may be maintained. They raise the price of coal at the time when the poor must buy it by the basket or the hundred-pound bag. They take the streets and charge him exorbitant rates to ride to work, while they ride in automobiles. They build dark houses and then charge unfair prices on the light that is necessary. They hold back wages for two weeks and force the poor into credit and loans. These are open forms of exploitation which should immediately be stopped. *How does the waste of competitive merchandising increase the personal waste of the poor?*

The preventive attack upon the waste of poverty

If the constructive educational attack on the inefficiency of poverty is to succeed, it must be supported by measures to defeat the aggressive attack of commercialism upon the necessities of the poor. Wages must be paid at the shortest possible intervals. The Hebrew law commanded their payment at sundown so there might be no restriction on the liberty of the worker, that he might not be forced into bondage. Loan funds supplying money at low interest can be organized. This was one of Wesley's methods. Cooperative

loan and credit associations are a further step. This is really cooperative banking and needs to be conducted under severe restrictions. Some corporations take steps to supply their wage earners with goods at cost prices. This is a long step in advance of the profit-making company store. Municipal markets prevent waste, destruction, and unlawful greed on the part of middle men.¹ Cooperative stores are a still further step.

DISCUSSION AND PRACTICE

If thrift is to be increased in your community, where should the movement begin and how?

Discuss the method of dealing in coal in your community, and determine whether or not it results in hardship on the poor.

Discuss the question, "Has Christianity anything to do with the desire of the wage earners to eat good food, wear good clothes, and properly educate their children?"

Determine whether the installment business is a bad thing or a good thing for the people of low income.

Get a report on the various ways that home management is being taught in your community.

If there is any municipal attempt to get good and cheap food to the poor in your community, discuss its efficiency. If not, what ought to be done in this direction?

Consider whether the community can afford to allow shoddy clothes to be manufactured? Do we need a pure clothes law as well as a pure food law?

¹ Municipal relation and ownership of public utilities—transportation, water, and light—when efficient, greatly reduces the cost of living for the wage earner.

LESSON VI

THE QUESTION OF LOW INCOME

FOR PERSONAL MEDITATION

The rich man's wealth is his strong city:
The destruction of the poor is their poverty.

—Proverbs 10. 15.

Behold, the hire of the laborers who mowed your fields, which is of you kept back by fraud, crieth out: and the cries of them that reaped have entered into the ears of the Lord of Sabaoth.—James 5. 4.

For they know not to do right, saith Jehovah, who store up violence and robbery in their palaces. . . . Hear this word, ye kine of Bashan, that are in the mountain of Samaria, that oppress the poor, that crush the needy, that say unto their lords, Bring, and let us drink. The Lord Jehovah hath sworn by his holiness, that, lo, the days shall come upon you, that they shall take you away with hooks, and your residue with fish hooks. And ye shall go out at the breaches, every one straight before her; and ye shall cast yourselves into Harmon, saith Jehovah.—Amos 3. 10; 4. 1-3.

And in that same house remain, eating and drinking such things as they give: for the laborer is worthy of his hire. Go not from house to house.—Luke 10. 7.

Thou shalt not muzzle the ox when he treadeth out the grain.—Deuteronomy 25. 4.

Woe unto you, scribes and Pharisees, hypocrites! for ye devour widows' houses, even while for a pretence ye make long prayers: therefore ye shall receive greater condemnation.—Matthew 23. 14.

How long will ye judge unjustly,
And respect the persons of the wicked? [Selah
Judge the poor and fatherless:
Do justice to the afflicted and destitute.
Rescue the poor and needy:

Deliver them out of the hand of the wicked.
 They know not, neither do they understand;
 They walk to and fro in darkness:
 All the foundations of the earth are shaken.

—Psalm 82. 2-5.

Behold, that which I have seen to be good and to be comely is for one to eat and to drink, and to enjoy good in all his labor, wherein he laboreth under the sun, all the days of his life which God hath given him: for this is his portion.—Ecclesiastes 5. 18.

Hear this, O ye that would swallow up the needy, and cause the poor of the land to fail, saying, When will the new moon be gone, that we may sell grain? and the sabbath, that we may set forth wheat, making the ephah small, and the shekel great, and dealing falsely with balances of deceit; that we may buy the poor for silver, and the needy for a pair of shoes, and sell the refuse of the wheat.—Amos 8. 4-6.

THE LESSON STUDY

The place of low income in poverty

Every attempt to face the causes of destitution and to separate the various factors in poverty leads back to the fact of low wages.) Behind sickness and unemployment, behind personal delinquency and inefficiency, is the pressure of inadequate income. The region where destitution occurs and poverty abounds is inhabited by people whose wage is insufficient to meet the emergencies of life or to provide for its necessities. Is poverty, then, mainly a fact of low income? To what extent are its social and individual causes due to the lack of a living wage? This question must be answered before those who would relieve and abolish poverty can know how much of their attack to direct upon individuals and how much of it to mass upon economic conditions. *Do you work for less than a living wage? Why?*

A minimum standard of living

In the efforts to determine the adequacy of income of wage earners, two standards of living have been used. One

is a "minimum." It is so low that few families would be expected to live upon it. It provides the barest necessities of life—the food necessary for physical efficiency; clothing enough to keep warm in winter, changes to keep clean and avoid rags; the minimum of light, and fuel, and of sundries necessary for house cleaning. No provision is made for carfare, funeral expenses, or insurance.

A fair standard of living

Besides a "minimum" standard, a fair or normal standard of living has been set. This provides not only for physical efficiency, but for the development of life and the satisfaction of normal desires—a varied diet and a complete supply of nutrition; clothing allowing for individual taste, and changes for Sundays and holidays; housing with one room to every one and one half persons; allowance for health and insurance, and a fair standard of recreation. Practically no luxuries are allowed, but minimum comforts are provided, and all of the strict necessities of life are made possible. *If your income is larger than will provide a fair standard of living, do you get correspondingly more efficiency?*

How are these standards determined?

Various methods are used in determining these standards of living. Investigations have been made of the budgets of large numbers of families. The result is a composite group picture of family expenditures. In order to secure greater accuracy, the expenditures are also analyzed by the size of the family and by the size of the income. Another method is to get various experts to estimate the amount of goods necessary on the one hand for a bare subsistence and on the other hand for efficiency. This provides a theoretical standard, whose cost is then determined and compared with expenditures being made by large numbers of families. The result shows how many of the families in a certain group of income are maintaining the standard, and indicates pretty accurately

the adequacy or inadequacy of the income. To make the standard, a family of arbitrary size is selected: a man, wife, and three children under fourteen. As a matter of fact, a little over fourteen per cent of the families of the country are of this size (United States Census, 1900). The conclusions are therefore modified for larger and smaller families. *Is every individual willing to work entitled to a "minimum" standard of living? To an "efficient" standard?*

Determining the cost of a standard of living

The cost of the exact amount of goods necessary either for existence or for efficiency is determined in different ways. For a minimum standard, food requirements are measured in calories of energy, on the basis of experiments in food values made by the Department of Agriculture. In order to determine the cost of some proper dietary, that of the Federal prison in Atlanta, Georgia, was used. The amount necessary for clothing is determined by that actually worn by some individual whose health had not suffered from being under-clothed. The same method determined the amount of fuel, while for housing and sundries, arbitrary standards of sanitation, privacy, and decency have to be used. The cost of the efficient standard, which must of necessity be more arbitrary, is determined by adding to the minimum standard those elements which are necessary to complete working efficiency. The cost of these items naturally varies in different localities. *Is the assumption that the income of the father should be sufficient for an efficient standard of living for the entire family justifiable?*

The minimum cost of living

A Federal investigation has determined the cost of a minimum standard of living by two investigations, one in Fall River, Massachusetts, and the other in mill towns in North Carolina and Georgia. The result gives the minimum amount necessary to maintain existence for individuals of

various ages, and then for the standard family of five. In the Southern mill towns the minimum standard for a family is: Food, \$247.11; clothing, \$58.68; fuel, rent, light, and sundries, \$102.47; total, \$408.26. This means no money for amusement or recreation, for tobacco or newspapers or school books, no provision for birth, death, doctor, or medicine. The mother must do all the household work, and make her own clothing and that of the children. She must know how to purchase food of the proper nutritive value. Hence, a woman who can maintain a Georgia family for a year on \$408.26 must have unusual managerial ability. The cost of the minimum standard in Fall River for a standard family is: Food, \$275.16; clothing, \$80; light, rent, fuel, and sundries, \$129.25; total, \$484.41. The same requirement of good management obtains.

Living costs in New York

The Chapin study of "The Standard of Living Among Workingmen's Families in New York City" concludes that there an "income under eight hundred dollars is not enough to permit the maintenance of the normal standard." The detailed expenditures in the budgets of the \$600 and \$700 group show some deficiency in almost every family. The housing average is scarcely more than three rooms for five persons. One half of the \$600 and more than one third of the \$700 families gather fuel on the street. One third of the \$600 families cannot afford gas, and spend less than the minimum limit for food. Their clothing is supplemented by gifts and the dispensary cares for their sickness. They can afford no incidental expenses, and the expense for necessities is so reduced that a decent standard of living cannot be maintained.

The cost of a fair standard of living

A fair standard of living, which will provide for a standard family good nourishing food and sufficient plain clothing, send the children to school, pay for medical care (except a

prolonged illness), provide insurance, and some simple recreation, is as follows: In the Southern mill towns, above referred to, food, \$286.57; clothing, \$113; rent, etc., \$136.57; doctor, insurance, etc., \$64.60; total, \$600.74. In Fall River, the cost of providing a fair standard for English, Irish, and French Canadian normal families is as follows: Food, \$312.30; clothing, \$136.80; rent, etc., \$222.59; doctor, insurance, etc., \$61.05; total, \$732.74. Portuguese, Polish, and Italians pay for rent only \$90.96, hence their standard is lower.

A fair living in New York

The Chapin study concludes that for New York an income of \$900 or more probably permits the maintenance of the normal standard, at least for the physical man. The families having a budget from \$900 to \$1,000 and beyond get food, clothing, and shelter sufficient to meet the most urgent demands of decency. Sixty-eight per cent of the \$900 families have four rooms or more. They have adequate fuel and light and are not dependent upon dispensaries and free hospitals. They can participate in labor unions, religious and fraternal organizations, and have some margin for amusements, recreations, books, and papers.

A Homestead investigation

Another investigation was made in Homestead, Pennsylvania, by Miss Margaret F. Byington. Her estimate of a fair standard of living compares with other investigations as follows:

Manhattan Island.	Fall River, Massachusetts.	Georgia and North Carolina.	Homestead, Pennsylvania.
\$811.00	\$745.35	\$708.87	\$1,290.87

The increase in the last case is in a fifty per cent higher food budget and in \$300 as opposed to \$100 for sundry items. A general conclusion of these different investigations is that the standard family cannot live efficiently in the small towns

of the South for less than \$700 a year, and in the North for less than \$750. This refers only to the Eastern section, and \$100 must be added in the large cities.

What do the wage earners usually get?

A number of investigations by the Federal Government provide the figures concerning the income of the wage earners. The Census of Manufactures for 1905 covers the wages of 2,500,000 men, or 47 per cent of all wage earners engaged in manufacturing. Of these 25 per cent received less than \$8 per week, three fifths less than \$12, four fifths less than \$15, and only 6 per cent were paid more than \$20. Local investigations gave the same general results. In the Iron and Steel Industry 8 per cent of the men were receiving less than \$8 per week, 50 per cent less than \$12, 76 per cent less than \$15. Two recent investigations in the textile industry show the following results—one at Lawrence, Massachusetts, in the woolen and worsted and cotton mills, and the other at Little Falls, New York, in the hosiery factories:

	Under \$7 per week.	Under \$10 per week.	Under \$12 per week.
Little Falls ...	17.46 per cent	63.31 per cent	76.73 per cent
Lawrence	17.50 per cent	56.40 per cent	69.80 per cent

Various state reports on wages corroborate these figures. After an exhaustive study of the wage figures of the year 1904, Dr. Streightoff concludes that the following is a reasonable belief concerning the income of the males of sixteen years and over employed in manufacturing, mining, trade, transportation, and other industrial occupations:

Less than \$626 per annum.	Between \$626 and \$1,000 per annum.	Over \$1,000 per annum.
60 per cent	30 per cent	10 per cent

Including agricultural pursuits, the figures become:

65 per cent	27 per cent	8 per cent
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All the figures of annual earnings, however, are computed from the weekly or hourly earnings on the basis of a full year's work. From all of these wage figures, therefore, there must be deducted the loss of income from unemployment, which statisticians conclude amounts to one fifth of the working time of the average wage earner. Making this reduction, the income of the adult male wage earners appears as follows:

Less than \$500 per year.....	50 per cent
Less than \$600 per year.....	75 per cent
Less than \$800 per year.....	90 per cent
More than \$800 per year.....	10 per cent

While this statement is in the nature of an estimate based upon a number of investigations in different quarters, it is also confirmed by the facts and figures concerning the amount and distribution of destitution in the United States. *Should the church teach contentment and submission to low income, or arouse the desire to escape from it?*

Wages compared with the cost of standards of living

The next step in determining the extent to which low income makes poverty is to put the facts concerning wages side by side with the cost of standards of living. The minimum standard of living for a normal family is from \$450 in the small industrial town to \$650 in the large city, yet 75 per cent of our wage earners are getting less than \$600 a year. The efficiency standard for the normal family demands \$800 in the small industrial town and \$900 in the large city; yet 90 per cent of the wage earners are receiving less than \$800 a year. This means, therefore, that approximately 50 per cent of the male wage earners are unable to provide a minimum standard in the small town and approximately 75 per cent cannot provide it in the large city. It means also that 75 per cent of the wage earners in small towns and 90 per cent in large cities cannot provide an efficiency standard for the normal family. It means that of the families between \$700

and \$800 income, 30 per cent are underfed, 52 per cent are underclothed, 58 per cent are overcrowded. *What does the community owe the home manager who makes the scanty income of the breadwinner provide a "minimum" or "efficient" standard of living?*

The question of working women

Over 5,000,000 women are working for wages in the United States, more than 3,000,000 of them in factories and shops. While a majority of these live at home, investigations show that a majority of those so living have to help support the family. The question of the adequacy of the wage of working women is vital therefore to the whole family situation. The minimum cost of living for a single woman has been set in the larger cities at \$8 to \$9 per week, and the efficiency standard at \$10 to \$12, with \$1 less in the small town. The Pittsburgh Survey of 1908 makes \$7 the minimum: Room, \$1.25; board, \$3.50; carfare, \$0.60; and clothing, \$1.65. This leaves nothing for washing and ironing, sundries, recreation, medical care, books or magazines. Streightoff puts the minimum figure in New York City at \$9. The Pittsburgh Survey found that out of 22,185 women wage earners, 20 per cent are getting \$8 a week or more, 20 per cent a medium wage of \$7, 60 per cent from \$3 to \$6.¹ A Federal investigation averages the weekly wage of adult female workers performing principal operations in the cotton mills as \$6.49. A recent investigation in New York State, of 150,000 employees in scattered industries, shows 16 $\frac{2}{3}$ per cent of the total number of women and girls getting less than \$5 and in New York City 20 per cent getting less than \$8. A fair conclusion from all recent investigations is that 60 per cent of the women wage earners of the United States are receiving less than \$325 annually, that 90 per cent are earning less than \$500,

¹ A study of thirty-four department stores in Baltimore shows that 50 per cent of the women wage earners get \$5 a week or less.

while only 5 per cent are paid more than \$600 a year. *Do you pay less than a living wage? Why?*

The general conclusion

These facts concerning the large number of wage earners, who are not receiving sufficient to maintain a minimum standard of living, lead irresistibly to the conclusion that low wages is altogether the largest factor in poverty and destitution. One of our leading American economists declares low income to be sin. The leader of the Conservative Party in England has recently said, "The greatest of all possible social reforms would be to raise the standard of wages throughout the country." The social service leaders of the churches of England, focused their first united effort upon the necessity of a living wage, declaring that the teaching of Scripture required that "the first charge upon industry is the adequate support of those engaged in it." *When a nation goes to war, it maintains its armies at the maximum of efficiency. Is it the duty of the nation to see that all of its people are so maintained in times of peace?*

The obligation laid upon Christians

It is the obligation of those who profess to live for the Kingdom of God to practice this principle, and to put it into the community life.) Some corporations have taken advantage of the business situation created by the war to cut wages below the living point, while their business was still profitable. Such people must be branded as undesirable citizens. The well-being of the community and those employers who would deal justly must be protected against them by legislation. (Minimum wage laws will be treated in Lesson II.) The standard of the Hebrew Scriptures is that both the ox and the laborer have a right to the food which they help to produce, that the husbandman must be partaker of the fruits. The Hebrew law endeavored to develop an efficient nation by securing an adequate living for all the

people. Its specific requirements and its spirit and attitude are social. It requires that the worker shall be treated not as "labor cost," but as a brother. His needs are to be looked after first, the advantage of the employer comes second. The Apocrypha says, "Whereas thy servant worketh truly, entreat him not evil, nor the hireling that bestoweth himself wholly for thee" (Ecclesiastes 7. 20). Jesus expressed this teaching in a nobler ideal. He proclaimed the life more abundant as the right of all the people, not merely life everlasting, but a hundred-fold in this present world. To make this possible is one of the great tasks of the church. *To what extent will the increase of the income of the wage earners remove the present causes of poverty and destitution?*

DISCUSSION AND PRACTICE

Determine whether any local poverty is due to insufficient income. Get the judgment of local social service workers and relief officers.

See if the class can agree on the local cost of a "minimum" and "efficient" standard of living.

Discuss local wage facts and the reason for them. Why do local employers pay more or less than a living wage? In a farm community consider this in terms of earnings.

Suggest some practical steps that would raise the income of the local wage earners.

What effect would an increase of income have on the families of your community that are not living efficiently? Would anything else need to be done for them? Get the judgment of local social workers as a basis for bringing out the judgment of the class.

LESSON VII

LUXURY; ITS PERILS AND ITS CONSEQUENCES

FOR PERSONAL MEDITATION

A man's life consisteth not in the abundance of the things which he possesseth.—Luke 12. 15.

In the sweat of thy face shalt thou eat bread.—Genesis 3. 19.

Publish ye in the palaces at Ashdod, and in the palaces in the land of Egypt, and say, Assemble yourselves upon the mountains of Samaria, and behold what great tumults are therein, and what oppressions in the midst thereof. . . . And I will smite the winter house with the summer house; and the houses of ivory shall perish, and the great houses shall have an end, saith Jehovah.—Amos 3. 9, 15.

Remove far from me falsehood and lies;
Give me neither poverty nor riches;
Feed me with the food that is needful for me:
Lest I be full, and deny thee, and say, Who is Jehovah?

Or lest I be poor, and steal,
And use profanely the name of my God.

—Proverbs 30. 8, 9.

For there is a man whose labor is with wisdom, and with knowledge, and with skilfulness; yet to a man that hath not labored therein shall he leave it for his portion. This also is vanity and a great evil.—Ecclesiastes 2. 21.

There is a grievous evil which I have seen under the sun, namely, riches kept by the owner thereof to to his hurt: and those riches perish by evil adventure; and if he hath begotten a son, there is nothing in his hand.—Ecclesiastes 5. 13, 14.

THE LESSON STUDY

The fact of luxury

Poverty and luxury rub elbows. Alongside the area o

low income, where life exhausts itself to get its necessities, is an area of excessive income, where life wearies itself in finding new ways of spending money for things it does not need. This has been true of every great city of every age. Nowhere is it more evident than in the great commercial cities of this country. The underfed man looks through the hotel window and sees another man eating a meal that costs more than he has to live on for a week, and wasting enough left uneaten to feed him. *How much of your personal expenditure could you cut off without injury to yourself or your family?*

The growth of luxury

Modern civilization with its means of transportation has made possible a scale of living never known before. The rapid development of great fortunes in this country since the Civil War has been accompanied by a kindred growth of high living. Big business thinks largely, develops a big scale of spending, lets loose a flood of luxury that affects the whole life of its salaried dependents. The professional classes follow the pace set by the commercial group. Among the middle class the high cost of living is often the cost of high living. The simple life of the early American community has vanished. In every city there is a notable increase in stores dealing in luxuries, mostly ornamental. An English economist describing the expenditures of ordinary people in comfortable circumstances insists that one half the furniture of their houses is mere mimicry of other establishments, bought not for beauty or comfort, but for display; that one half the clothing of themselves and their children is dictated by fashion and discarded before worn out. One half of their food is unnecessary or harmful. *Does the growth of luxury indicate a weakness of Christianity?*

The meaning of luxury

Luxury has been defined as "anything that we can do with-

out without impairing our health of mind and body." This is an elastic definition. It recognizes that recreation and beauty are as necessary for health of mind as good food and clothes to health of body. It does not ignore the fact that comforts are necessities for the full development of life. It does not look toward the folly of asceticism. It aims at doing without the things that do not conduce to the highest development of life. Luxuries are either harmful or useless. To spend energy upon getting them or using them does no good or works positive harm. High living, then, is bad living. *What is the net contribution to society of the rich women who work in social welfare and yet consume luxuries?*

Luxury is economic waste

All economists agree that money spent for luxuries is of little or no benefit to society. They classify consumption as productive or unproductive according to the length of time that it keeps the productive process going and the number of people that it employs. Expenditures for luxuries involve "short consumption." Sometimes they divert money into channels that are entirely unproductive, as in the purchase of diamonds or fireworks. Sometimes they put money into things that are short-lived in their economic activity, such as useless clothes and food. Sometimes they put money into things that can be enjoyed by only a few, and employ only a few, as mansions and yachts. These expenditures are socially injurious and economically wasteful, because the same money put into productive channels would vastly increase the common welfare.

Luxury increases the burden of the poor

The great economic obstacles between the wage earners and the more abundant life are the dearness and scarcity of capital and of the necessities of life. If the simple life were universal and everybody sought simple, good food, comfortable clothes, and proper housing, intellectual development and only

necessary recreation, the capital that is now tied up in luxuries could be used for social development and the production of necessities, for increasing the demand for labor and the purchasing power of the wage earners, raising the scale of living, and putting armies of workers to producing necessities. No matter what form of ownership of capital may ultimately obtain, waste of capital in luxuries must stop if the common people are to have a higher standard of living. Because luxuries tie up large capital, are consumed by fewer and employ fewer than the necessities, they increase the price of the latter and make them scarcer. They therefore make poverty. They are consumed at the expense of the poor. *Which does more to arouse class hatred, the extravagant display and class distinctions of the idle rich or the preaching of class consciousness?*

Some bad logic

The economists give no comfort to those who try to justify their luxurious expenditures because they are "putting money into circulation," "making employment." This is a "gray-whiskered fallacy." The spenders are really wasters. If a man has six automobiles when he needs only one, he is not likely to hire six men to run them. Moreover, the money tied up in them, if invested in other ways, might keep several times six men at work. It might enable five other families to buy automobiles, keep the same number of people at work making them, and get very much more use out of them. This question must be settled not by comparing the results of bad expenditure with no expenditure, but with the social benefits that might come if the expenditure had been made to the best advantage.

Luxury is human waste

The new economists talk in human terms. Both production and consumption are measured by their effect upon human life, by their contribution to vital welfare. This nation is

now taking stock of its methods of production to determine their effect upon human welfare. It is just beginning to measure the human cost of consumption. The mind of the nation is almost ready to assent to the fact that money spent for liquor and war is deadly waste. The same judgment is being passed on money spent for bad amusements, bad literature and art, drugs and patent medicines, bad housing, and bad food. These all waste and destroy those who consume them. The later economists are putting all expenditure for luxuries in the same class. They point out that as wealth grows waste grows, that higher standards of comfort develop larger expenditures for luxuries that are injurious and wasteful. Those who make easy money, from the "tin-horn gambler" to the wizard of high finance, spend it easily in extravagances. This easy spending characterizes the so-called "leisure class," with their social duties and their foolish sports. In his recent book on *Work and Wealth*, Hobson, the English economist, says the largest source of injurious waste in the standard of the well-to-do is not in food, clothes, and material things, but in expenditures on recreation, education, and charity which do not make for social progress. By the standards of human welfare which are taught in the Scripture, money spent for luxuries is not wealth, but what Ruskin called "illth." Hobson computes that this is true concerning one tenth of the income of England, both in the mode of its production and consumption. He calls it "sham wealth," insisting that the nation might have been far better off if it had never been produced at all.

The destruction of the rich

The human waste of luxury is plainly seen in the ranks of our plutocracy. Here is where the deceitfulness of riches chokes the good seed. Men seek wealth for their families to get leisure for them, and find idleness; to get security for them, and find destruction. One generation works to make another generation loafers. The wise among the rich are

burdened with the perils of luxury for their children. Luxury involves physical degeneration. It develops the disease of high living. The homes of the rich are the happy hunting grounds of nerve specialists. It is calculated that 147,000 people die annually from diseases due to high living, mostly to over-eating, and a society has been formed to lengthen the life of the prosperous by teaching them hygiene. Luxury does not develop intellectual strength. High living does not make high thinking. In the group of luxury, the minds of most men are occupied entirely in making or taking care of money, and women with ways of spending it. The Master's word to "be not anxious" falls on barren ground. The morals of the group of luxury are a by-word in every land. Its full dress is immodest. It pours champagne for its girls. Its divorces are notorious. Alcoholism and lust flourish in the Lotus land of idleness and superfluous income. The warning of this fate the prophets, the apostles, and Jesus cried to the rich, bidding them beware of the doom which would come upon them. With what sarcasm does the Master say to Dives, "Remember that thou in thy lifetime receivedst thy good things." Belshazzar gave a feast to a thousand lords, and bade them drink to the gods of gold and silver. Wealth, wine, and women: it is a grim, perennial group. Outside the palace the poor were rotting in their hovels, dying of drink and lust even as the rich. It was the sin of Babylon and it is the sin of to-day. Are we awake to its significance? *Is the custom of inheritance justified by the teaching of Jesus?*

The burden of the parasites

The growth of luxury develops a leisure class who live in idleness, despising work. There appears the "gentleman" who will not soil his hands. The American ideal rejects the idler, believing that it is good for man to earn his bread by the sweat of his face. But a leisure class with its club life grows among us. The maintenance of this group is a charge upon the pay envelope of the worker. Productive industry

must maintain the army of parasites who divert to their excessive personal enjoyment the surplus which has been created by social labor, and which might be used to raise the general well-being. The great naturalist, M. Fabre, says that man is the only creature that lives off the stores of others of his own species. These parasitic idlers, flouting their ostentatious extravagances before the poor, are the chief promoters of class hatred. The sight of their useless lives starts social strife. The Hebrew law sought to avoid class distinction, and division by permitting no group of idleness and luxury. Against those who toil not nor spin, yet are arrayed in fine raiment, who live in luxury but perform no useful labor, the prophets pour their denunciation. *In some States the idle poor are jailed for vagrancy. Why should not the idle rich have the same treatment?*

A general evil

The Master saw that all men are afflicted with the same disease. He knew that the desire for luxury was a general weakness in human nature, therefore he set the ideals of the simple life for all. Those who follow him are to be not anxious for food and raiment; they are to seek the Kingdom first, knowing that a man's life is not in the abundance of things. It is a message for rich and poor. With the deadly results of luxury before their eyes, the people of low income still envy the rich, instead of desiring simple standards of living, and there can be no readjustment until men seek the highest life for all instead of luxury for themselves. *Is the possibility of Lazarus getting his good things in the next world a justification for leaving him at the gate of Dives waiting for the crumbs and the dogs?*

Some modern church tendencies

The church must set the standards of the simple life. It is the duty of Christians who have more than a living wage to spend their income only for real wants, for the develop-

ment of life. The church in its expenditures must not ape the standards of the world. It will never transform the world by conforming to it. Can the followers of Jesus properly spend money on church buildings or homes so luxurious as to make the poor uncomfortable and develop class distinctions in church circles? Can they hold church banquets with prices that people of low income cannot afford to pay, copying the foolish and wasteful expenditures of the people of sin? A leading economist recently remarked that he feared the subtle effect upon young professors of performing expert service in vacation time for big business, especially because it tended to change their scale of living. Is the church limited because its scale of living is being lifted up to that of the group of luxury, because the social contacts of its dignitaries are almost entirely with the homes of comfort and luxury, and not with the homes of the poor? *Can the attendance of Christian people at high-priced banquets be justified?*

Putting the curb on luxury

Simple standards of living can be taught in the home, the school, and the church, but luxury will not be effectually checked until surplus income is prevented and the ideals of life are changed. Some time there will be a standard of maximum income even as now we are setting a standard of minimum income. Some day society will agree with the wise man, and see that none have the pressure of poverty or riches put on their lives. This does not mean uniformity of income. Meantime the next check upon luxury is to limit the transmission of wealth from one generation to another. A young man in New York city has recently come into absolute possession of \$70,000,000. He had done nothing to make a cent of it. It had been piled up in land values by the growth of the community. His inheritance gives him a taxing power upon the lives of the people who live upon that land, many of whom must live in hunger and darkness to make

his income. In England and in some of our own States a progressive inheritance tax is in operation to cut down inherited wealth by increasing the amount taken by the State according to the size of the inheritance. To support such a measure and to carry it still further, the modern world needs to follow the Hebrew ideal that all must work, and the old Hebrew practice of training all to work. Rauschenbusch says, "The community of true men is a community of labor, and when a man gets outside the common work of mankind, he gets outside the kingdom of God." The upper class have passed laws to control idle loafers at the bottom. The idle loafers at the top must also be controlled. "If a man will not work he shall not eat" must be a universal principle. The nation that follows the Scripture, teaches every child a trade or profession, and requires every person to contribute to the common welfare, will be the nation that will not know poverty. *Do you teach your children that they have no right to a living unless they render an equivalent in service to society?*

DISCUSSION AND PRACTICE

Discuss the changes in local standards of living in recent years. Who sets the pace?

Consider the effects of luxurious living and also of inherited wealth in the local community or any instances observed by the class.

Determine whether there is any luxurious expenditure on the part of the local churches, and what is its effect upon church life?

Discuss the steps that might be taken to educate people to simple standards of living.

Consider the justice and practicability of an inheritance tax.

In one of the great stores of this country the profits go to support in idleness the heirs of the founder. In another all profits, after expenses and a fixed rate of interest on capital stock are paid, go to those who take part in the business, managers and workers. No other person can ever get hold of these profits. Which is the more Christian method?

LESSON VIII

UNJUST WEALTH

FOR PERSONAL MEDITATION

Thou shalt not steal.—Exodus 20. 15.

And he said unto him, Thou shalt love the Lord thy God with all thy heart, and with all thy soul, and with all thy mind. This is the great and first commandment. And a second like unto it is this, Thou shalt love thy neighbor as thyself.—Matthew 22. 37-39.

And Jesus entered into the temple of God, and cast out all them that sold and bought in the temple, and overthrew the tables of the money changers, and the seats of them that sold the doves; and he said unto them, It is written, My house shall be called a house of prayer: but ye make it a den of robbers. And the blind and the lame came to him in the temple; and he healed them.—Matthew 21. 12-14.

They build up Zion with blood, and Jerusalem with iniquity. The heads thereof judge for reward, and the priests thereof teach for hire, and the prophets thereof divine for money: yet they lean upon Jehovah, and say, Is not Jehovah in the midst of us? no evil shall come upon us. Therefore shall Zion for your sake be plowed as a field, and Jerusalem shall become heaps, and the mountain of the house as the high places of a forest.—Micah 3. 10-12.

Rob not the poor, because he is poor;
Neither oppress the afflicted in the gate:
For Jehovah will plead their cause,
And despoil of life those that despoil them.
Make no friendship with a man that is given to anger;
And with a wrathful man thou shalt not go.

—Proverbs 22. 22-24.

The getting of treasures by a lying tongue
Is a vapor driven to and fro by them that seek death.

The violence of the wicked shall sweep them away,
 Because they refuse to do justice.
 The way of him that is laden with guilt is exceed-
 ing crooked;
 But as for the pure, his work is right.

—Proverbs 21. 6-8.

A *good* name is rather to be chosen than great riches,
 And loving favor rather than silver and gold.
 The rich and the poor meet together:
 Jehovah is the maker of them all.
 A prudent man seeth the evil, and hideth himself;
 But the simple pass on, and suffer for it.

—Proverbs 22. 1-3.

THE LESSON STUDY

Ways of getting wealth

Economists classify the methods of wealth getting under two heads: (1) By rendering service to others or to society and receiving an adequate return therefor; (2) the acquisition of goods with no service or adequate service rendered in return. This latter form is acquired at the expense of others. All wealth is social. It is developed by a mutual process. It is the product of the common labor applied to natural resources. If, therefore, any take out of this common product that which they did not create, others must get less than they created.

Unjust wealth makes poverty

If, therefore, a large part of the wealth of any people is acquired unjustly there will be a corresponding amount of poverty. In his recent book, *Work and Wealth*, J. A. Hobson asserts: "The power to extort surplus and unearned increment is at the root of every social-economic malady." He points out that this not only creates poverty in one group, but lessens the total wealth of the community. He shows that there is a great economic loss involved in the power of those who are private owners of some factor of production to extort from society a payment which brings no increase of

productive efficiency. This may mean wealth for a few, but it is sheer waste in so far as society as a whole is concerned. When this process is carried to the point of taking a part of the cost of maintenance of the wage earners, it is destruction. This process constitutes the fact of exploitation, "the power of men to enjoy what they have not earned, to take that which others have earned." It affects the wage earners directly, and the whole community indirectly. To many economic thinkers this constitutes the root cause of poverty, makes the load which the common life is weakened by carrying. It occasions many of the other contributing causes of poverty. *Can the right to acquire unlimited wealth under our present laws be justified by the teaching of Jesus?*

The growth of a new conscience

The world has long seen that certain forms of unjust wealth mean poverty, and many ways of getting it have been outlawed. Originally, the strong took what they wanted from the weak, but after a while the robber barons were treated like other thieves and outlaws. Gradually the social conscience develops, and all who get wealth without earning it will soon be considered as enemies of the common weal. It is not legal to steal or to defraud, but it is still legal to take property in war, by high finance, or industrial exploitation. The new morality, which is being created by a clearer understanding of the teaching of Jesus concerning right relationships between men, will before long outlaw all forms of predatory wealth. The very phrase indicates the growth of social morality. In England people high in the church own brewery stock. Here, in many denominations, they could not do it. They may own houses that are rented for immoral purposes, but not if the community knows it. The very desire to avoid publicity indicates a new conscience. *Does our attitude toward property reflect the spirit of Jesus or the spirit of the Roman Empire?*

"Thou shalt not steal"

The kinds of wealth that are unjust will be determined by a new interpretation of that fundamental commandment, "Thou shalt not steal." It must apply to men's dealings with the community as it now applies to their dealings with individuals. Men who would not take anything from an individual will take rights and privileges which belong to the whole community without scruple and will use subterfuge to get them, thereby putting a tax on the whole community, taking away from other men opportunities and indirectly a part of their earnings. There is wealth which no individual has created, which was developed by the community itself. It belongs to no individuals. All should enjoy it. Those who love their neighbors as themselves will want them to enjoy it. They will not indirectly rob their weak brethren of air, sunshine, health, education, and recreation. When "Thou shalt not steal" is put alongside Jesus's commandment to love one's neighbors as oneself, it will have to mean not simply that a man must not take something which another man has, but also he must not take anything which he himself did not create or earn. *Is a man entitled to all that he can make in a business deal?*

Tainted money

Another evidence of this new conscience is the fact that in recent years the church has been looking at the sources of its gifts. Its emphasis is changing from teaching men how to use their money beneficently to teaching them how to get it justly. One of our modern teachers of righteousness says, "Twenty years ago when a millionaire gave us a college or a university, we said 'Thank you; how kind you are.' To-day we say, 'Much obliged, but where did you get it?'" The great barrier between the working class and the church is the church's dependence upon unjust wealth and its fellowship with those who make it. Jesus poured the vials of his wrath upon the exploiters of his day. Paul did not hesitate

to attack the unjust wealth of the men of Philippi, which came from the maid who brought her master much gain. The church cannot discharge her responsibility for the souls of those whose wealth-getting does not square with the teaching of her Master, unless she bring his message of judgment to them. The Kingdom cannot come by the wealth of injustice. It is inefficient to heal the hurt it causes. It makes more wounds than it can bind up. The man whose factory or tenement breeds tuberculosis cannot build enough sanitariums to make good the social loss he causes. The restitution that Jesus blessed was not money given to the common purse of the twelve, but restored to the people from whom it had been taken. That done, he says "salvation comes this day to this house." *Is there any difference in your attitude in dealing with the public as a whole through the government and in dealing with individuals?*

The burden of monopoly and special privilege

Much wealth now owned by individuals rests on monopoly or on special privilege secured from the government. Back in 1892 there was published a list of over 4,000 millionaires. It shows the foundations of our great fortunes: 468 were made by real estate; 981 by the ownership of natural resources, mines, forests, etc.; 386 by natural monopolies, railroads, express, telegraph, telephone; 203 by banks in the control of money; 2,141 by competitive industry aided by monopoly or investments in real estate or securities; 354 in purely competitive business, but some of these were aided by the tariff and railroad rebates. The dominant element here is the control of some things that other people need and the power to fix the price of them; as, for example, the ownership of the anthracite coal mines, the grip of the Pullman Company and the express companies upon transportation. In each of these cases a surplus of millions has been taken by private individuals, without any compensating service rendered. It is a similar process to that of the robber barons of

old who held the road and forced tribute from all who passed that way. That the people have been ignorant and foolish enough to entrench such practices in law does not justify the process. The barons fenced in the common lands and their title was afterwards written into law. So the modern exploiters have picked up any rights that have been left lying around loose and afterwards have secured legal title. This does not satisfy the live Christian conscience. Jesus faced the monopolists of the temple, who were exacting extra prices from the poor for the goods required for sacrifices, and minced no words. "Thieves" he called these religious leaders of his day. One result of his teaching is that the world is coming to see that wealth gained by monopoly and special privilege is robbery. Railroad rebates have gone, combinations to raise prices are being dissolved. The grip of the exploiters is being loosened from the throat of the people. *In your line of business, does exploitation or service predominate?*

Unearned increment in land values

Successful land speculation or the blindly fortunate ownership of land which rose to great value, is responsible for many of our great American fortunes. The first economic exercise of the power of the strong in ancient times was the acquisition of land. Then they made laws to guarantee their title, using the state to maintain the power of the strong arm. This is the beginning of class division and economic injustice. The concentration of ownership of land is increasing in city and country. The process of the private appropriation of increase in land values has developed faster here than anywhere else, on account of our unparalleled development. 1,000 people own the larger proportion of the land values of New York. The whole island of Manhattan once sold for \$25. Some of it is now worth more than \$500 a foot. In the city of New York less than 800,000 people own the land on which almost 5,000,000 live. They did nothing to make the value

of that land. Because they were the children of their parents they received power to tax the lives of others, to put a monopoly grip on God's sunshine and fresh air, to take a perpetual tax from the children of the poor, the larger part of whose earnings must go for rent, which ever mounts higher and higher. That this power to levy tribute is by law and custom instead of by force of the sword does not make it any more just. A slaveholder in Vermont was once asked to show a bill of sale signed by God Almighty. Some day the same demand will be made upon those who claim title to land. *Has the making of money or the gaining of property changed in any way your attitude to your fellow men?*

An example worth following

Because perpetual private ownership and unlimited private acquisition of land is the beginning of economic injustice, the Hebrew law endeavored to prohibit both these evils. Behind its regulations regarding the seventh year of fallow and the fiftieth year of release was the principle that "The earth is the Lord's, not the landlord's"; that it is held in trust from God for the benefit of all the people. When the commercial development of Israel came, the primitive land system was lost. The independent farmers were impoverished by taxes laid to pay for wars. The land was taken for loans made by the merchants. The farmers became serfs. Economic ruin and social degradation followed. This is why the prophets cried the wrath of God upon those who joined land to land, and Jesus following them, cried his great woes against the religious leaders who "devour widows' houses."

The law of profit

How much of the wealth gained in commerce and industry is the honest and just reward of service rendered? Many men in business and manufacture are not able to get a fair reward for their service, partly because many others get more than their due. The law of profit is to make what the traffic

will bear, either in manufacture, commerce, or transportation; to take the maximum of reward for the minimum of service. Whether the thing sold is labor or goods, "let the buyer beware," it is his risk. The naked, unashamed purpose of barter is to take what you can, never mind who suffers. For those who get rich quickly, there are many who stay poor. Legislation and public sentiment modify the callous strife of trade. But business resents restriction. It fights pure food laws and labor legislation. Its attempts to secure unjust wealth are evidenced in recent revelations concerning short weights and measures, adulterations, and attempts to defraud the government. Where business is honestly conducted, a part of its wealth is often made at the expense of the laborer who is paid low wages; or at the expense of the consumer who is charged high prices, or induced by tempting advertising to buy things he does not need. In so far as its gains represent the ability to take rather than the reward for the ability to serve, they are pure exploitation. This the business world itself comes to recognize. The ideals of Jesus are penetrating the region of profit. *Can the brotherhood of the Kingdom, as taught by Jesus, be realized if men make profit off the labor of others?*

Jesus's attitude to wealth

Jesus deals more with the making of wealth than he does with the use of it. He does not merely pronounce judgment on the wealth of injustice, on the temple robbers, the hypocritical Pharisees, the rich fools; he points out the tendency of wealth to become unjust. Because the law of profit drives men hard, the rich young man must throw off its yoke or it will take him from the Kingdom. With the Master, justice is not satisfied by the demands of the law, but by the righteousness of the Kingdom, and this is measured in terms of brotherhood. If men love their neighbors as themselves, how will they treat them in money matters? There starts the germ of injustice—when men in the wealth-making process

treat others differently than they treat themselves. This is what makes it so hard for the rich man to enter the Kingdom, this tendency of wealth-making to violate the righteousness of the Kingdom and so break fellowship with man and God. The man who wrings what he can out of the need of his fellows, the man who takes that which he did not create, the exploiter, the parasite, is the unbrotherly man who can find no fellowship with the God of brotherhood whom Jesus revealed. Deeper still, to the very marrow of the question, does the teaching of the Master cut. Is wealth justly taken, even if honestly earned by service rendered, that leaves others caught in the bitter struggle of poverty? Can it be enjoyed when the service that won it is derived from a special privilege in health and education, that others cannot get? If wealth necessitates poverty, will the follower of Jesus have wealth?

The teaching of stewardship

The stewardship that Jesus teaches is not mere devotion of a part of one's wealth to the extension of the Kingdom; it is the devotion of life itself to this end, in the service of humanity, which is the service of God. Jesus does not ask men to use their talent of money-making to make money to give to his cause; he asks them to give that talent itself—in its exercise, to use it for the extension of his principles in the work of the world. The social order can never be Christianized merely by putting money into churches, colleges, and missions. It can only be done by putting the life revealed in Jesus into all the business of the world. The churches now stand for the stewardship which means "the application of Christian standards to the acquisition of wealth." *What should be done with the surplus wealth now owned by individuals? Are great foundations for educational and philanthropic purposes the best use to which it can be put?*

The attempt to prevent unjust wealth

The measures immediately practicable for the checking of

predatory wealth are the control of monopoly in the public interest and the recall of special privilege. Such measures are lessening the grip of private control upon the necessities of life and public utilities. The exploitation of the poor in wages is being stopped by minimum wage laws and public sentiment concerning the right of the wage earners to a decent living. The absorption by individuals of unearned increment in land values is being checked by increasing taxes upon unused land. Behind all measures endeavoring to make the ethics of Jesus the standard of life, the forces of the church must rally.

DISCUSSION AND PRACTICE

Consider one outstanding instance of monopoly in the United States and the measures suggested to curb it.

Discuss any private control of the public necessities in your community. How is it operated? Who suffers from it? Who is benefited by it?

Who gets the unearned increment on land in your community?

A man says he wants to build up the biggest business of his kind in the world. He is a good churchman. Another such man desires to own at least ten farms in an agricultural community where land is worth \$300 an acre. Why should they not?

Is it apparent in any way that the prohibition of unjust forms of wealth-making would diminish poverty in your locality?

LESSON IX

THE EFFECTS OF POVERTY

FOR PERSONAL MEDITATION

Thou shalt not wrest the justice due to thy poor in his cause.—Exodus 23. 6.

How long wilt thou sleep, O sluggard?
When wilt thou arise out of thy sleep?
Yet a little sleep, a little slumber,
A little folding of the hands to sleep:
So shall thy poverty come as a robber,
And thy want as an armed man.

—Proverbs 6. 9-11.

Give me neither poverty nor riches;
Feed me with the food that is needful for me:
Lest I be full, and deny thee, and say, Who is Jehovah?
Or lest I be poor, and steal,
And use profanely the name of my God.

—Proverbs 30. 8, 9.

Open thy mouth, judge righteously,
And minister justice to the poor and needy.

—Proverbs 31. 9.

But he saveth from the sword of their mouth,
Even the needy from the hand of the mighty.
So the poor hath hope,
And iniquity stoppeth her mouth.

Job 5. 15, 16.

For he that maketh inquisition for blood remembereth them;

He forgetteth not the cry of the poor. . . .
For the needy shall not alway be forgotten,
Nor the expectation of the poor perish forever.

—Psalm 9. 12, 18.

And I saw the holy city, new Jerusalem, coming down out of heaven from God, made ready as a bride adorned for her husband. And I heard a great voice out of the throne saying, Behold, the tabernacle of God is with men, and he shall dwell with them, . . . and be their God: and he shall wipe away every tear from their eyes; and death shall be

no more; neither shall there be mourning, nor crying, nor pain, any more.—Revelation 21. 2-4.

The poor and needy seek water, and there is none, and their tongue faileth for thirst; I Jehovah will answer them, I the God of Israel will not forsake them. I will open rivers on the bare heights, and fountains in the midst of the valleys; I will make the wilderness a pool of water, and the dry land springs of water. I will put in the wilderness the cedar, the acacia, and the myrtle, and the oil-tree; I will set in the desert the fir-tree, the pine, and the box-tree together: that they may see, and know, and consider, and understand together, that the hand of Jehovah hath done this, and the Holy One of Israel hath created it. Produce your cause, saith Jehovah; bring forth your strong reasons, saith the King of Jacob.—Isaiah 41. 17-21.

Thus saith Jehovah: I am returned unto Zion, and will dwell in the midst of Jerusalem: and Jerusalem shall be called The city of truth; and the mountain of Jehovah of hosts, The holy mountain. Thus saith Jehovah of hosts: There shall yet old men and old women dwell in the streets of Jerusalem, every man with his staff in his hand for very age. And the streets of the city shall be full of boys and girls playing in the streets thereof.—Zechariah 8. 3-5.

THE LESSON STUDY

The social results of poverty must be considered

(The effects of poverty upon the individual are easy to be seen.) They raise the urgent demand that he shall be helped out of his misery. The spirit of Christian compassion at once responds with relief work. The widespread social consequences of poverty must also be surveyed. When they are fully seen they will raise the urgent demand that poverty itself shall be abolished. The spirit of Christian compassion must fulfil itself in preventive work which is also redemptive. *Are the social results of poverty to be removed by changing individuals or by a change in social organization?*

The breakdown of family life

The social consequences of poverty are fully seen in its

effect upon the family life. Its extremest form, destitution, often breaks up the family altogether, puts the children into institutions, parts the old comrades of years in separate wards or buildings. The milder form of poverty, the lack of adequate income, makes impossible the proper surroundings for the development of family life, a sanitary, comfortable house, and adequate food and clothing, or it compels the breakup of the family in order to secure them. It sends the mother and the children to work, or it brings in boarders to break up the family circle. Of 25,440 families studied by the Bureau of Labor, one twelfth derive a part of their income from wives; one fifth, an income from children; and one fifth, an income from boarders and lodgers. 1,750,000 children are at work in the United States to supply the family income. Five and six tenths per cent of all married women in the United States are gainfully employed. Of the families studied in New York by Professor R. C. Chapin, with an income of between \$800 and \$1100, three fifths secured a part of it from the earnings of wife and children or from lodgers. The results of three investigations indicate that the wives and children contributed one tenth of the family income in the group studied, while boarders and lodgers contributed the remaining one tenth. The general result upon the family is a neglected, uncomfortable home, with no companionship of spirit. The wage-earning children become independent, bitterness and estrangement often develops, and the younger children are corrupted by the life of the city. The family is the first social group. Its health and permanence is, therefore, the first concern in the effort to secure social welfare. Here is the first school of morals. Here the power of social living, of contributing to the common welfare is developed or destroyed. Because poverty breaks down the family it is the deadly foe of society. *If your neighbor's children, through no fault of his, cannot get sufficient food, clothing, and shelter to develop efficiency, what obligation in this matter does Jesus' law of neighbor-love place upon you?*

Breeding a weakling group

Poverty creates physical weakness. It lowers vitality through under-nourishment. The budgets of the poor show inadequate and improper food. The children of under-nourished, neglected homes are weak and rickety. French experiments found such children regularly to weigh less at birth, and the nearer the work of the mother approached the time of birth, the smaller the weight of the child. These weak and malformed children are an easy prey to children's diseases. Their weakness is increased by the lack of proper food. The under-feeding of children is a grim and growing fact. The Chicago Board of Education made an investigation of hungry children between six and sixteen years, which reports: "5,800 children who attend school are habitually hungry; 10,000 other children do not have nourishing food; we find that a large number of children have only bread saturated in water for breakfast day after day; that the noon meal is bread or bananas, and an occasional luxury of soup made from pork bones; that children often frequent South Water Street, begging for dead fowl in the crates, or decayed fruit; that others have been found searching for food in alley garbage boxes." Similar investigations in other cities lead to the conclusion "that it seems fair to place the probable number of seriously underfed school children in New York and other American cities at ten per cent of the school population" (School Feeding. L. S. Bryant). To meet this situation, school lunches are increasingly provided for children free, or at a nominal cost. *Does relief work reduce the social results of poverty?*

Weakening and wasting life

The weakened lives that result from under-feeding offer a low resistance power to disease, hence the high child mortality rate among the poverty group. An investigation of the Federal Children's Bureau, made at Johnstown, Pennsylvania, shows that the infant death rate rises as the father's

wage falls. It is in the region of poverty that dirt and darkness breed the deadly contagious diseases. The lives that escape are gradually weakened. England found that she had to reject several times as many recruits for the Boer War as for the Crimean War of an earlier generation, because of physical weakness. It was the result of under-nourishment and bad housing upon the industrial group of low income. A physical examination of the children of two groups of workers in the same industry, one group unskilled and underpaid, the other skilled, organized, and well paid, showed that at thirteen years of age the children of the latter averaged three inches taller and eleven pounds heavier than the children of the former. The nation that permits poverty to spread among its workers is breeding a race of weaklings. *Is there any lack of development in your life due to poverty? Can you trace any equivalent advantage from the same cause?*

The effect of poverty upon mental development

Plain living and high thinking belong together, but the lack of plain living soon destroys high thinking. When life is one continual worry over petty things, mental action becomes a dull routine of sordid cares, mental energy is exhausted in a struggle to keep alive. An investigator of working girls' budgets describes the typical story of one girl as "one of incessant economy, of minute planning for unexpected bills, and of nerves already worn and stretched taut. There seems to be no large and free movement of the mind, but a dwarfed and circumvented scheming instead." The range of reading, the extent of mental vision, the breadth of intellectual insight, does not necessarily increase with income, but below a certain point of income it does definitely decrease. The budget that allows no expense for reading matter puts the whole pressure of the necessity to live against the desire for mental development. The dwarfing effect of poverty upon the mental life begins with children. Educators are discovering the high percentage of retarded children in the

schools. They come from the under-nourished poverty group. Many of them are mentally deficient. While mental deficiency roots largely in moral causes, and while its propagation can be definitely stopped, yet there must be recognized also the effect of poverty of life in developing the condition that breeds mental defectives. A sound mind requires a sound body. Poverty of a certain degree permits neither. The forty per cent of children that do not finish the eighth grade in our city schools comes almost entirely from the group of low income. Fifteen per cent of them leave school to add to the family income. The failure to hold the other twenty-five per cent is not all the fault of an inadequate curriculum. Poverty-stricken homes provide no mental stimulus. They throw against the school all the pressure of the city streets to which their children have been abandoned. It has been computed that only ten per cent of the mental capacity of our population is being developed. For much of this waste poverty is responsible. How much of an exception was the Chicago boy arrested for stealing an automobile? When discovered, he was taking it apart to see how it worked. He wanted to study mechanics, but his family needed his income and sent him to the factory. When supposed to be at work, he was reading technical books in the library.

Poverty and moral strength

Delinquency, like disease, breeds the heaviest in the region of low income. Nowhere else is it so prolific. From the homes of the poor comes the largest proportion of juvenile delinquents. A gang of boy automobile bandits recently captured gave as the reason for their crime their desperate situation of unemployment and the continual harsh treatment which they met while seeking work. A recent exhaustive study of prostitution in Europe asserts that the daughters of shame are drawn predominantly from the group of low income. Vice develops not so much from any immediate pressure of low wages, as from the gradual breakdown of the

will by the continued pressure of monotonous employment, exhaustion, under-nourishment, and the overcrowding of bad housing. The fight for right living is not impossible under these conditions, but it is made too hard for the average individual. *Is the goal of our religion an efficient, healthy, righteous, and brotherly individual, or a society free from poverty, disease, vice, crime, greed, and selfishness?*

The relation of poverty to religious development

(Poverty has the same general effect upon the religious life that it has upon the mind and the body. The materials for its development are lacking. It is starved and stunted.) The culture of the spirit requires release from the bitter struggle for the necessities of life, and demands leisure for meditation, money for books, proper clothing to attend religious gatherings.) The very poor cannot pay the price of church membership. In a town of 2,500, with a total church membership of five hundred, one reason given for this condition was "lack of proper clothes." The strength of the Protestant churches is in the middle classes. It ministers to the group of insufficient income with free missions. They are made religious paupers. Religious development is not impossible in a condition of poverty. Notable instances are often found, but the general type that is developed is a blind submission, an unhealthy resignation, or a superstitious fatalism. It is often united with laziness and shiftlessness. Where the pressure of poverty is felt and individual effort to overcome it by industry and thrift fails, the spirit often becomes hard and rebellious. (Poverty is the great compelling cause of social unrest. Where this is constructive striving against poverty, it has religious value as a force for social progress, but where the persistence of poverty develops the spirit of social striving into bitterness it becomes a destructive force.) Where it compels men to work under conditions against which they revolt, they may justly describe it as wage slavery.

Developing a degenerate group.

The continuance of the effects of poverty through several generations produces a group that is degenerate, which is subnormal physically, mentally, and morally. Its results are an "undervitalized and degenerate stock like the dwarfed growth of bare mountain sides and the stunted animal life of arid plains" (Hollander). Such groups inhabit the slums of all great cities and the poverty sections of small towns. They breed the gamins and the Apaches of Paris, the gutter-snipes of London, and the alley-rats of our American cities. Similar groups may be found in certain rural regions, where mental defectiveness and the misery of poverty have worked together as cause and effect to produce them. They are the product of under-nourishment and overcrowding, which breeds both dependency and defectiveness. Except in the case of pronounced mental defectives, children taken early out of these groups, properly fed and trained, develop into normal life. If these groups persist, they become the plague spots from which physical and mental contagion spreads through the community. They must be eliminated if society is to retain its health, and the religion of the Bible desires holiness, which is wholeness, for society as well as for the individual. *Sum up the effects upon some individuals that you have known of (a) a "minimum" standard of living, and (b) an "efficiency" standard of living.*

Science demands the abolition of poverty

Constant contact with the social results of poverty has led the development of philanthropy up from relief ~~to construction, and through construction~~ to prevention. It finds poverty at the bottom of all the social ills to which it ministers, and its goal is now the abolition of poverty. This demand is reinforced by social science, which declares: "The general body of economic students assert that poverty, understood as economic insufficiency, is an incident of industrial evolution, not an essential of economic structure; that its presence

implies mal-adjustment, not normal working; that its control may be effected by wise social policy, and that its ultimate disappearance is a fair inference from the facts of economic experience" (Hollander, *Abolition of Poverty*): The teaching of a generation back that poverty is a necessary factor in social progress has been abandoned. Its exact causes are being laid bare. The treatment for their removal is being soberly outlined, and all constructive statesmen are considering its adoption. The last word of modern political economy is that "the essential causes of poverty are determinable, and its considerable presence unnecessary." "Like preventable disease, economic want persists as a social ill only because men do not desire sufficiently that it shall cease" (Hollander).

Religion has long demanded the abolition of poverty

In the fight for the removal of poverty religion and science join hands. One of the objects of the ancient Hebrew law was that no person should be born into poverty. Its regulations concerning the Sabbatical year, lands and debts, rural housing, the pledge, and the year of jubilee, were all designed to secure the economic freedom of the worker and his family. It continually protected the laborer and the poor. } It was developed in an agricultural community. The prophets expanded it to meet city life. They go to the root of the matter and declare the judgment of God against those who crush and impoverish the people, against the sin of the land grabbers as the cause of the condition of the poor. They foretell a land of peace and plenty, a land of justice and righteousness. Jesus expanded this teaching to its fullest content, and the Book closes with a vision of the fulfillment of his message. Zechariah saw the city of God as a garden spot from which sin and poverty were gone, where there was room for the children to play and men and women could grow old in peace and comfort. John saw the same city in fairer form. In it there was neither sin nor poverty, no pain or suffering of any kind, no starvation or hunger. To make this

vision real is the task of the church. *What is the most needed reinforcement in the campaign against poverty, fuller knowledge, improved method, or more faith and a mightier power?*

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DISCUSSION AND PRACTICE

Is there any local poverty section? What are its effects upon the community life? Get the opinion of local workers on this.

List the causes responsible for this situation.

List the forces available for the removal of the conditions that make this local plague spot.

What is the first practicable step to be taken in this situation, and what is the particular part of each of the forces available for the effort?

Compare the amount of energy which the church and your community are putting into "relief" work with efforts in the campaign for the abolition of poverty.

LESSON X

LESSENING POVERTY BY INCREASING EFFICIENCY

FOR PERSONAL MEDITATION

And Jesus advanced in wisdom and stature, and in favor with God and men.—Luke 2. 52.

Seek ye first his kingdom, and his righteousness; and all these things shall be added unto you.—Matthew 6. 33.

My people are destroyed for lack of knowledge: because thou hast rejected knowledge, I will also reject thee, that thou shalt be no priest to me: seeing thou hast forgotten the law of thy God, I also will forget thy children. . . . Whoredom and wine and new wine take away the understanding.—Hosea 4. 6, 11.

How long wilt thou sleep, O sluggard?
When wilt thou arise out of thy sleep?
Yet a little sleep, a little slumber,
A little folding of the hands to sleep:
So shall thy poverty come as a robber,
And thy want as an armed man.

A worthless person, a man of iniquity,
Is he that walketh with a perverse mouth.

—Proverbs 6. 9-12.

There is that maketh himself rich, yet hath nothing:
There is that maketh himself poor, yet hath great wealth.

The ransom of a man's life is his riches;
But the poor heareth no threatening.

—Proverbs 13. 7, 8.

Love not sleep, lest thou come to poverty;
Open thine eyes, and thou shalt be satisfied with bread.

—Proverbs 20. 13.

And by knowledge are the chambers filled
 With all precious and pleasant riches.
 A wise man is strong;
 Yea, a man of knowledge increaseth might.
 For by wise guidance thou shalt make thy war;
 And in the multitude of counsellors there is safety.

—Proverbs 24. 4-6.

Where there is no vision, the people cast off restraint;
 But he that keepeth the law, happy is he.

—Proverbs 29. 18.

Tend the flock of God which is among you, exercising the oversight, not of constraint, but willingly, according to the will of God; nor yet for filthy lucre, but of a ready mind; neither as lording it over the charge allotted to you, but making yourselves ensamples to the flock. And when the chief Shepherd shall be manifested, ye shall receive the crown of glory that fadeth not away.—1 Peter 5. 2-4.

THE LESSON STUDY

The attack upon poverty

The attack upon poverty is being conducted in two campaigns. On the one hand there is a group of measures designed to increase productive efficiency both on the part of the individual and of society, to increase the amount of wealth available both for the community and for the individual. On the other hand, there is another group of measures designed to secure social justice, in order that the increase of goods secured by increased efficiency may be justly distributed. These two campaigns are inseparable parts of the war against poverty. They must be waged together. If all the people are to have the goods necessary for the more abundant life, there must be the highest possible degree of efficiency, but there will be no adequate motive to develop this unless all the people know that the product of *the common toil* is to be distributed justly.

The need of personal efficiency

It is obvious that an increase of personal efficiency would at once lessen poverty. A portion of the army of workers are literally not worth their salt. "We cannot pay more for this kind of service," say employers. "It is not worth it. They do not produce it." The argument is not conclusive, because under the present system of doing business nobody knows just what the work of an individual is worth or exactly what he produces. It is perfectly plain, however, that our total economic efficiency is lessened by a large number of incompetents, many of whom are not able to earn a living wage, and many of whom finally become unemployable. It is equally obvious that the success of the wealth-making process depends upon getting rid of the inefficient workers, no matter whether the process be privately or publicly owned or controlled. Parasites who do not produce their keep, whether they be at the bottom or the top, will suck the life out of any system. If social justice is ever to mean "to each according to his need," it must also mean "from each according to his ability." It must mean that the ability of each to contribute to the commonwealth must be raised to the highest possible point. *What is the effect upon your work when your vitality is low?*

The responsibility for personal efficiency

It is not fair to charge our present incompetents with all the responsibility for their inefficiency; many of the failures might have been more efficient than they are, but many of them never have had a fair chance. They have been weakened by bad housing, inadequate nourishment, insufficient education, and conscienceless industrial management. A proportion of the strongest overcome the handicap of unfavorable social conditions, but the majority of those living in such surroundings fall hopelessly behind in the race of life. The community has had a hand in their condition. Neither success nor failure is entirely self-made. Why is the con-

demnation of outstanding cases of poverty due to personal inefficiency an easy evasion of community responsibility? Wherein is it like "throwing the first stone"?

The imperative for social efficiency

Beyond the fact that our community life has not yet been organized to produce the maximum efficiency of individuals is the further fact that our joint business is so badly managed that much human energy and much natural resource goes to waste, thus diminishing the supply of available wealth. Our soil has been recklessly exhausted, our timber and our minerals ruthlessly wasted. Inadequate farming with its one-half crops and uncultivated land leaves undeveloped enough food supply to feed another nation like ours. A large part of our producing power is wasted on useless luxuries instead of on things that would develop life. Twenty to thirty per cent of the coal consumed by poor methods give no heat. With unnecessary advertising and middlemen's charges, the consumer pays for his goods two or three times the cost of production. Our transportation charges are increased by the fact that numbers of half-filled trains run out of the same terminals to the same destinations every day. Competition may be the life of trade, but it is also a waste of resources and energy. Before an efficient standard of living is possible for everybody, society must organize itself to stop this waste of bad management.

Increasing vitality

"Is not a man worth more than a sheep?" was the question of the Master long ago, and American business is just beginning to learn that if a horse must be kept in the best of physical condition in order to do his work properly, so must a man. The managers of industry now know that it is bad business policy to try and work a man whose vitality is low. Sanitation, hygiene, and medical inspection is being *introduced into factories*. Occupational diseases and the ex-

haustion of fatigue are being studied and checked. This movement extends into an interest in the home life of the workers and attempts to see that their strength is not wasted by bad housing and poor nourishment. This is all good business, but the answer to Jesus' question requires that a man shall be treated differently from a horse, and so there develops the whole campaign for the increase of national vitality, not simply to increase productive efficiency, but to secure the maximum health and physical development.

Education in hygiene

By medical inspection in schools and by simple teaching, children are being taught the rules of health. This must be followed by kindred instruction in the home and the church. Physical culture is being promoted as a branch of the educational work of the community. Athletics are being developed, not for their spectacular contests, but for real physical development. Greece and Rome carried the cult of bodily development to an excess. The religion of the New Testament is full of a vigorous vitality as the groundwork for other achievement. *Have you ever increased your efficiency by improving your physical condition, and is the same method possible to people with lower income than yours? How low?*

Education for efficiency

Our educational program is attempting to develop economic efficiency. Schools of agriculture aim to increase the productivity of the soil. Industrial education attempts to increase mechanical production and to perfect methods of distribution. Germany has set an example to the world in the technical training of her citizens, which, combined with measures of social reform, has reduced poverty to a minimum. Some corporations in this country have endeavored to develop educational work and have schools on their plants. Our public school system is adding night schools for the workers.

developing manual training in the grades in city schools and training in the elements of agriculture in the country school. It is also adding trade schools and vocational work to prepare students for special callings, and to find them a place. The experiment of continuation schools modeled after those of Germany is also being tried. *Did your education fit you for economic efficiency? If not, where was the failure?*

Some limitations and further progress

The limitations of existing methods lie in the fact that the people who most need industrial training are too tired to continue in night school after they start, and are unable to get to the high school, where industrial and domestic work is given. Much of the manual training in the grades is ornamental instead of useful. The best type is that developed in the schools of Gary, Indiana, whose principal insists that there must be special schools to teach trades, and that the grade schools should teach children how to make things, and so help to find their bent. All the school furniture in one of the largest buildings there was made by the grade pupils. There is a national society promoting industrial education and endeavoring to harmonize the conflicting views of the organized employers and the organized workers concerning it. Many churches and settlements have developed classes which tend to increase productive efficiency. The whole general educational work of the church has moved in this direction.

The efforts of labor organizations

Trade Unions are often justly charged with limiting and decreasing the efficiency of the workers. At times they have kept down the level of the production of their craft. Their defense is that they have been compelled to protect the whole group from the attack of capital which has used the strong to set the pace for the weak. On the whole labor organizations have made for efficiency in the working group. Carrol D. Wright, former commissioner of labor of the United

States, says they have been the largest single force in preventing immigrants from lowering American standards of living. Many employers find it advantageous to leave all shop discipline to the unions, because it makes for efficiency. The States in which the United Mine Workers are strong kill one half as many men in coal mine accidents as in States which are unorganized. One reason is that the union has developed efficiency. It would be hard to find a body of men who excel in character and efficiency the organized railroad men of this country. A college graduate, needing to earn money before taking his teaching position, found himself sent by an employment agency to railroad shops where there was a strike. He worked part of the summer with the strike-breakers and the last of the summer with the organized men who had returned. At the end he was a convert to trade unionism, because of the character and efficiency of the union men. When the Typographical Union secured the eight-hour day, one of the first things that they did with their leisure time was to start a correspondence school to teach their members the artistic side of printing.

Opposition or cooperation

One reason for the failure of some labor unions to develop efficiency is the pronounced opposition of the employers in that line of business. Where the energy of labor must be spent in fighting for its rights, it has none left to develop efficiency in production. Moreover, the spirit of fighting develops autocracy and the tactics of self-interest. If labor is to develop efficiency, it must be given some cooperating part in the undertaking. It must be treated sympathetically as a co-partner. Employers who do this have found an adequate response. When men feel that they are working entirely for others and that these others are trying to give them as small a share as possible of the joint undertaking, it is not in human nature to develop efficiency. The Methodist Episcopal Church has said through its General Conference of 1908, and

reiterated in the General Conference of 1912, "The organization of labor is not only the right of laborers and conducive to their welfare, but is incidentally of great benefit to society at large. . . . Their efforts to improve their condition should receive our heartiest cooperation. . . ." The development of labor must, of course, proceed from within. It cannot be forced from without. Only those can aid in its development who approach it with sympathetic cooperation. They alone will be able to aid it in overcoming its weakness and faults. Only friends can criticize with advantage. *Is your judgment of labor organizations based on some limited personal experience or on a broad knowledge of the whole situation?*

Scientific management

Efficiency is now a word to conjure with in business circles. It has been made a household word by the promotion of scientific management. This system proposes to increase production to the highest point by saving time and energy through doing things in the best possible way. A series of minute studies of different processes are undertaken in order to eliminate useless motions and to discover the best tools and appliances for each operation. The use of a certain kind of shovel increases remarkably the working capacity of the men engaged in loading cars. The advocates of this system insist that there is no loss in health for the men, because they work under less strain, and they point with pride to the fact that higher wages follow its introduction. Apparently, however, the men are getting only about one third of the increased product, and whether this is their share may well be questioned. The men themselves also object to the strain of working under a stop-watch, and there is yet no evidence to show the effect of this over a term of years. The government has eliminated this part of the method from its factories. The main question to be put to the advocates of "scientific management" is whether it is concerned merely with product *and profit*, or with the development of the life of those who

take part in the industrial process to its highest efficiency, to its greatest possible welfare. For human nature is not a machine for making goods, and a man's life does not consist in the abundance of the things he makes or can possess.

Real efficiency in management

The new emphasis on Jesus's teaching concerning the sacredness of human life and the rights of all men to development is leading the community, as a sound social policy, to demand of the managers of the work-process efficiency in securing human results. The shiftless and inefficient worker is a constant burden upon industrial management, but that inefficient worker may be the product, at least in part, of bad management. The minimum wage commission of Massachusetts found two groups of manufacturers in the same trade who were buying their raw materials in the same market at the same prices, and selling their product in the same market for the same prices. One group was paying a good living wage, and the other a starvation wage. The inefficiency or greed of the latter group was producing inefficiency among its employees. The United States report on the condition of employment of girls and women finds it a common practice among many employers to get female labor as cheaply as possible. The same thing is often done with boys. This cheap labor is taught nothing. It is made inefficient, and later becomes incompetent and unemployable. One investigation showed a group of boys who had become confirmed loafers because after securing three or four jobs they had found nothing worth doing, and had become disgusted with work under such conditions. Industrial management that depletes life by long hours and low wages is creating inefficiency. To discharge these inefficient workers and put them as a burden upon the community is to add to the injury. The community is coming to hold a stop-watch over the managers of industry and is beginning to test what they are doing to human life. Industrial managers themselves

are taking the responsibility for the human results of their undertaking in increased measure. Said a cotton mill superintendent, "I said to our directors the other day, 'We have spent much time and energy improving our machines, we ought now to spend as much in trying to improve our people.'" The leaven of the gospel is working. People are beginning to ask, "What does it profit a nation if it can beat the whole world in efficient production, and in so doing destroy its people and lose its soul?" *Which is more valuable efficiency secured by self-help or efficiency developed by paternal philanthropy? Why?*

The vital factor in efficiency

Moral efficiency as well as technical training is needed to keep people above the poverty line. Many wage earners who now complain of poverty have failed to make the best of what they have. A finer quality of manhood would lessen their poverty. The production of character is a vital factor in economic efficiency. Where is it taught? In our schools and colleges is it a by-product? Do they teach the short cut to success? When our graduates get out into the business world, what do they learn there? To misrepresent or keep silence or to tell the truth to all customers? To help each other, or to get the best of each other? To give the best service, or to do that which will make the most profit? To develop real efficiency needs not only education and character but the dynamic of religion, personal and social. It has even been a vital factor in increasing economic efficiency. The debt of the working class of England to Wesley is almost incalculable. The converts of rescue missions move up in the social scale. The church has a vital contribution to make to economic welfare in developing its own efficiency. Its success in evangelism and religious education is essential to the abolition of poverty. *From the standpoint of industrial efficiency, is the defect in our present system of education technical or moral?*

The secret of social efficiency

At present the converts and pupils of the church suffer a handicap, finding social inefficiency limiting their personal efficiency. Many of them must live so close to the poverty line that any of life's emergencies will draw them down below it. The capacity of religion for developing individual efficiency of life cannot be realized unless there is also developed social efficiency to secure the fullest degree of production and the largest possible use of the things produced for the largest good of the largest number. This will be accomplished not merely by technical efficiency, but by the driving power of a great ideal. For this the world waits in its poverty. It is the message of Christianity for the life that now is, out of which the life that is to come develops. In this present world, "a hundred-fold more"; "the meek shall inherit the earth"; "all things shall be added," but only on the condition—"Seek ye first the Kingdom of God and his righteousness."

DISCUSSION AND PRACTICE

A widow supporting her own family, living in a suburban neighborhood, was required by the landlord to pay five dollars a month more rent. "This means," she said, "that I shall have to take my children into a district which will be bad for their health and their morals." Who is to blame for the resultant inefficiency of the children?

The technical training in our expensive high schools benefits almost entirely the children of the well-to-do. The children of the factory workers have to go into the factories. Is the community realizing adequate returns on its enormous investment in these institutions?

Survey the local factors in developing efficiency. Does the health department increase vitality?

LESSON XI

THE ATTACK ON POVERTY BY REMEDIAL MEASURES

FOR PERSONAL MEDITATION

Woe unto him that buildeth his house by unrighteousness, and his chambers by injustice; that useth his neighbor's service without wages, and giveth him not his hire; that saith, I will build me a wide house and spacious chambers, and cutteth him out windows; and it is ceiled with cedar, and painted with vermilion. Shalt thou reign, because thou strivest to excel in cedar? Did not thy father eat and drink, and do justice and righteousness? then it was well with him. He judged the cause of the poor and needy; then it was well. Was not this to know me? saith Jehovah. But thine eyes and thy heart are not but for thy covetousness, and for shedding innocent blood, and for oppression, and for violence, to do it. Jeremiah 22. 13-17.

If thou lend money to any of my people with thee that is poor, thou shalt not be to him as a creditor; neither shall ye lay upon him interest. If thou at all take thy neighbor's garment to pledge, thou shalt restore it unto him before the sun goeth down: for that is his only covering, it is his garment for his skin: wherein shall he sleep? and it shall come to pass, when he crieth unto me, that I will hear; for I am gracious.—Exodus 22. 25-27.

If there be with thee a poor man, one of thy brethren, within any of thy gates in thy land which Jehovah thy God giveth thee, thou shalt not harden thy heart, nor shut thy hand from thy poor brother; but thou shalt surely open thy hand unto him, and shalt surely lend him sufficient for his need in that *which he wanteth*. Beware that there be not a base

thought in thy heart, saying, The seventh year, the year of release, is at hand; and thine eye be evil against thy poor brother, and thou give him nought; and he cry unto Jehovah against thee, and it be sin unto thee.—Deuteronomy 15. 7-9.

When thou reapest thy harvest in thy field, and hast forgot a sheaf in the field, thou shalt not go again to fetch it: it shall be for the sojourner, for the fatherless, and for the widow; that Jehovah thy God may bless thee in all the work of thy hands. When thou beatest thine olive-tree, thou shalt not go over the boughs again: it shall be for the sojourner, for the fatherless, and for the widow. When thou gatherest the grapes of thy vineyard, thou shalt not glean it after thee: it shall be for the sojourner, for the fatherless, and for the widow. And thou shalt remember that thou wast a bondman in the land of Egypt: therefore I command thee to do this thing.—Deuteronomy 24. 19-22.

Ye blind guides, that strain out the gnat, and swallow the camel!—Matthew 23. 24.

THE LESSON STUDY

Some indirect tactics

In the war against poverty, some of the tactics in both the campaign to develop efficiency and the campaign to secure social justice consist in a group of remedial measures. These are designed to increase the income of the lowest section of the wage earning group, both directly by preventing their exploitation, and indirectly by protecting them from the causes that produce inefficiency. These measures deal directly with the conditions under which the wage earners work. Some of them have been developed by employers, some by the state. All of them make for the diminution of poverty.

Welfare work

In both commercial and manufacturing establishments there has in the past ten years been a great development of what is known as welfare work. Some corporations maintain a

regular department with a social secretary in charge. Sometimes preachers serve in this capacity. The Young Men's Christian Association, through its industrial department, endeavors to encourage this kind of work. It covers measures designed to increase the health and comfort of the workers, proper sanitary conditions, adequate wash-rooms, and sometimes bath-rooms, lunch-rooms, and the beautifying of the factory environment. It sometimes develops into a club-house for the employees and recreation grounds, covering a whole scheme of educational and recreational activities. It is further carried into the improvement of the home life of the employees through the suggestions of the social secretary and in the educational work. Where girls are employed, an interest in their moral protection is maintained. *To what extent is a combination of welfare work and low wages an expression of Christianity?*

The value of welfare work

The results to social progress of this type of work will depend, of course, upon its reception by the workers, and this will depend upon the motive behind it. Is the purpose in some quarters to provide benefits and opportunities in place of those offered by the labor organizations, so as to weaken and destroy them? Does it purpose to maintain a benevolent feudalism in order to hinder the democratic control of industry? Is it planned in other quarters simply and solely in order to make more efficient workers and so increase the output? Is it, after all, nothing but a cold business proposition, a matter of hard cash? Or has it really caught the mind of the Master, and become an expression not only of Christian compassion but of Christian justice, a genuine desire to help those who are less privileged to develop a higher type of life? Its value in checking poverty, the response that it meets with from the workers, will be determined by which of these motives is behind it. Just before a strike, the workers, some of whom belonged to the same church as the employer,

refused to eat their lunch in the comfortable room he had provided because he declined to discuss their grievances with them face to face. "He says we are brothers in church," was their complaint, "but here in the factory he will not treat us as brothers." Said a machinist in an eastern city, whose wage was seventeen dollars a week, "Who really pays for this welfare work? I want to do my welfare work in my own family, in my own way, and I want wages enough to do it." *Would you rather have welfare work or high wages?*

Profit sharing

The most remarkable recent development in American industry is the growth of profit-sharing. It is being adopted by many far-seeing industrial managers, because they are finding out that to get efficiency they must give the workers an interest in their work, so that they are working for themselves. Such managers have found out that they must remove the friction that is wasted energy in industry as in mechanics, that they must get a unity of interest between the management and the workers. They also frankly recognize the fact that labor has not been getting its share of the joint product. Thus profit-sharing is a definite attempt to find out what social justice is in the matter of reward for service rendered. It is the beginning of a new attitude in industry. It is a modification of the tactics of war in which each group is trying to get the better of the other. It is the recognition of the principle of copartnership. *Would profit-sharing change your attitude to your work and your employer?*

Plans that fail

Sometimes men who have tried profit-sharing complain bitterly of the ingratitude of the workers. Their response depends entirely, as in welfare work, upon the motive behind the scheme. Is it another form of charity, a gift dependent upon the good will of the employer, or is it a recognition of

the rights of the workers, a desire to discover what these rights are and to grant them? What is sometimes called profit-sharing is only a bonus scheme masquerading under false pretenses. It simply offers an increased reward for increased production. Oftentimes this is not the equivalent of the extra goods produced or service rendered.

Some plans that succeed

There are many genuine and successful profit-sharing plans in operation. Some give a definitely determined proportion of each year's net earnings to the wage earners. The proportion that goes to the workers is a purely arbitrary determination of the management. Mr. Ford divides his large surplus on a scheme that amounts to a substantial increase of wages, with an additional bonus. One large merchandising concern keeps the ownership of its common stock, which gives control of the business, entirely in the hands of the working managers. It can pass into no other hands. Investors can buy only capital stock. The latter is paid seven per cent, and when the overhead charges are met, the net profits are divided, one half to the owners of the common stock and one half to the employees. In any such scheme the fixed charges should include a sinking fund to provide for a lean year. The scheme which goes the farthest is that which capitalizes labor according to its annual salary value. After capital has taken a fair interest rate and all other fixed charges are met, the net profits are used to pay the same rate of dividend to capital and to labor upon its capitalized value. In one case, all employees above a certain salary are given a voting power that amounts to an interest in the management. There is no group of low income where these plans are in operation. Further, there is no industrial friction. These plans develop not only personal efficiency, but joint efficiency. *Is welfare work and profit-sharing as carried out by Mr. Ford in an endeavor to improve the character, morals, and home life of the workers more desirable than simply to*

pay them increased income and leave them to develop themselves?

Labor and social legislation

The welfare of the wage earners cannot safely be left to the care of high-minded and just employers. In a competitive system such men are sometimes unable to protect even their own workers against the greedy, conscienceless employers who cut prices on the basis of the exhaustion and robbery of labor. It is necessary for the community to act. A body of labor legislation has therefore been developed. It should more properly be called social legislation, as it is for the benefit of the entire community, which is thereby saved from the burdensome effects of the group of poverty-stricken workers. Such legislation is one of the encouraging signs of the growth of the social conscience molded by Christian ideals. Before the factory acts of England were passed, there were prominent preachers who said, "It is too bad that children must work in such awful conditions, but you must not interfere with the laws of political economy. We can only pray God to deliver these poor children from this evil world as quickly as possible." But the Evangelical Party developed a conscience that had been quickened by a great religious awakening. They had banished slavery and repealed the unjust corn laws, which were a tax on the life of the people; they had transformed the conditions of the poor and the prisoner. All this had been done by the aid of the rising industrial class. They then turned squarely against their supporters and allies, and fought just as hard for the working people of England as they had for the Negro. It was their influence which passed the first Factory Acts, the beginnings of modern social legislation.

Modern protection for the poor

In this country, the Federal Government and an increasing number of States are putting the strong arm of the com-

munity around the helpless folk in the industrial world. Because of our constitutions and our ancient ideals of personal liberty, the law of the sea has prevailed in this matter, and we have been saving the women and children first. The first piece of labor legislation was to protect the children who were working in the textile mills. There children of five, six, and even four years of age were working for fifteen and sixteen hours a day. It took twenty-five years to raise the age limit to nine. Now in Ohio no girl may work in an industrial establishment before sixteen, no boy before fifteen. These may work only eight hours a day, and the girls may not work after six P. M., nor the boys after seven P. M. Child labor laws are now enforced in most of our States, also laws limiting the hours of work for women, which have been upheld by the Supreme Court because of the necessity of protecting the motherhood of the future. The Federal Council of Churches is pushing legislation to enforce one day's rest in seven, and before long we shall find it as necessary to protect the health of the fathers as the health of the mothers. All this legislation has been fought by the organized employers. Not all of them have supported the fight, and some of them did what many more should have done, and protested against such unrighteous and foolish conduct. Business is finding out that child labor and underpaid and overworked labor is a bad investment. *What should be the attitude of the preacher and the church to the prominent member who actively and publicly opposes child labor laws?*

Social insurance

In Germany and in England a system of social insurance has been developed to protect the worker against the poverty that comes from accident, death, invalidity, old age, and unemployment. The state, the employers, and the workers cooperate in paying for this insurance. The community recognizes its share of the burden for the proper maintenance of *the lives of the workers*, and their contribution amounts to

compulsory savings to enforce their responsibility. In Germany, where the system has been carried the furthest, it has decidedly lessened poverty. In this country we have been adopting workmen's compensation and employer's liability laws with remarkable rapidity, considering the attitude of some employers, some liability insurance companies, and some judges as to what constitutes interference with property rights. In no State do we provide as liberal a scale of compensation as Germany and England, but the first steps have been taken, which will undoubtedly lead to a system of social insurance. The hardships of the winter of 1914-15 have drawn the attention of the country to the vital question of unemployment, and the next step will be to provide some social insurance against it. The Hebrew law reduced the possibility of unemployment to a minimum.

The minimum wage

A definite attempt is being made by statute to raise the income of women wage earners. Minimum wage laws empowering commissions to fix rates of wages for women workers are in force in seven States. Two States have commissions which are empowered to investigate and give publicity in cases where a minimum living wage is not being paid. In these States the commissioners are required to consider the conditions of business as well as the welfare of the workers, but in the other States the law is designed solely for the protection of women and minors in the interest of the community. The results of the operations of these laws in two western States, where a flat minimum wage has been in existence for one winter, show that the wages of the whole group of women affected have been considerably higher. The same evidence comes from England, where the law has been enforced since 1909, and from Australia, where one commonwealth put it in practice eighteen years ago, both for men and women. The minimum distinctly does not tend to become the maximum. In three Australian cities fifty to

sixty per cent of the workers in industries where minimum wage rates had been enforced, were receiving more than the minimum. The Australian plan practically amounts to compulsory collective bargaining. It provides arbitration boards for each industry, composed of representatives of the employers and the organized workers.

Social results of the minimum wage

Because of the fact that the poverty group is almost entirely a group of low income, it is obvious that if minimum wage laws have a tendency to increase wages as well as to protect the community from a group which cannot get a living standard, then poverty will be diminished by them. Against this must be put the loss of employment by the inefficient. Many people are much concerned about this who are not concerned at all about the loss of employment through improved machinery. Both cases must be taken care of by plans to deal with the whole unemployment situation. Employers properly complain that they cannot pay for inefficient service. On the other hand, the community cannot afford to bear the burden of the underpaid, underfed, underdeveloped lives. The passage of minimum wage laws will force the community to adopt measures to develop efficiency among all its people, and thus meet the proper demand of industrial managers for service equivalent to reward. Social justice, toward which the minimum wage is probably the most effective first step, requires both adequate reward for service and adequate service for the reward. The laborer must be worthy of his hire.

The attitude of the church toward remedial measures

Many of the men in the business world who are pioneering the path of social justice by genuine welfare work and profit-sharing are churchmen who have received their inspiration from preachers who proclaimed the whole gospel in its fulfillment of the law and the prophets. The development

of church federation is enabling the united churches to express their views in legislative matters, and they are using the opportunity to demand measures of human welfare. In a western State, where it was proposed to extend the eight-hour law for women to the fruit-picking, packing, and canning industry, a State church gathering was in session. The clerical delegates brought in a resolution in favor of the proposed bill. Lay delegates who were interested in the industry wanted to know what they were to do if they could not get their fruit picked. The answer of the preachers was, "If it is a choice between the health and the welfare of girls and your fruit, it is better to let your fruit rot." It was a modern putting of the Master's question, "Is not a man worth more than a sheep?" *Should church members as voters band themselves together for non-partisan support of all measures which make for the Kingdom of God on earth, rather than tie themselves up to some political party?*

Church and labor

There is nothing which will so effect the relations of the church and the labor group as its attitude on concrete matters. The church passes resolutions and labor desires to know if we really mean them. The labor leaders in many States will never forgive the church for its failure to help in the passage of child labor laws. There is one way for the church and labor to get together. That is to find something to do together. In one city there was the most pronounced hostility on the part of the labor group to the church. Cooperation in a movement to secure more than one hour's release from the station-house for the city firemen has developed it into a remarkable harmony and co-partnership in measures of the widest social benefit to the state. When labor is promoting measures which are not simply for its protection but are for the social welfare of the entire community, the church must support them with all its vigor. When the statutes of the state are written with the view to protect and develop

the lives of all the people, it is a step toward making the state a part of the Kingdom of God. *Does the expression of the General Conference of the Methodist Episcopal Church regarding organized labor, "Their efforts to improve their conditions should receive our heartiest cooperation," require our support of labor legislation?*

DISCUSSION AND PRACTICE

Consider any local cases of welfare work and their results.

Consider the conjunction between the high degree of welfare work and the opposition to organized labor in the case of the Calumet and Hekla Company, famous through the Calumet strike in Michigan, and the Colorado Fuel and Iron Company, famous through the Colorado coal and iron strike.

Consider any local cases of profit-sharing. Get workers and employers to tell its effect.

A prominent church layman who was a member of the legislature was asked by a preacher to help in the passage of a law providing for the safety and health of industrial workers. He refused because he had a small factory and did not want to be bothered by any more State inspectors. Was he justified?

Discuss the profit-sharing plan of the Ford people and the Dennison Paper and Tag Company, in Framingham, Massachusetts, both of which can be secured by writing.

LESSON XII

THE QUESTION OF DISTRIBUTION

FOR PERSONAL MEDITATION

To do righteousness and justice is more acceptable to Jehovah than sacrifice.—Proverbs 21. 3.

Thus saith Jehovah: Keep ye justice, and do righteousness; for my salvation is near to come, and my righteousness to be revealed.—Isaiah 56. 1.

Shalt thou reign, because thou strivest to excel in cedar? Did not thy father eat and drink, and do justice and righteousness? then it was well with him.—Jeremiah 22. 15.

Better is a little, with righteousness, than great revenues with injustice.—Proverbs 16. 8.

He hath showed thee, O man, what is good; and what doth Jehovah require of thee, but to do justly, and to love kindness, and to walk humbly with thy God?—Micah 6. 8.

For Zion's sake will I not hold my peace, and for Jerusalem's sake I will not rest, until her righteousness go forth as brightness, and her salvation as a lamp that burneth.—Isaiah 62. 1.

For as the earth bringeth forth its bud, and as the garden causeth the things that are sown in it to spring forth; so the Lord Jehovah will cause righteousness and praise to spring forth before all the nations.—Isaiah 61. 11.

For I say unto you, that except your righteousness shall exceed the righteousness of the scribes and Pharisees, ye shall in no wise enter into the kingdom of heaven.—Matthew 5. 20.

Blessed are they that hunger and thirst after righteousness: for they shall be filled.—Matthew 5. 6.

THE LESSON STUDY

The social surplus

Part of the war against poverty is already won. The campaign for the increase of productive efficiency, for multiplying the ability to create the goods which life needs for its support and development is increasingly successful. For ages man struggled against nature and was beaten. Civilization was continually on a deficit basis without sufficient goods to maintain an efficient life for all, and famine constantly devastated nations. Now nature is conquered. Science and machinery have so multiplied the powers of man that civilization no longer faces a deficit. For the first time in history enough wealth is being produced to keep all the people properly fed and clothed and sheltered. With remarkable rapidity a great social surplus has been accumulated. It is not now necessary for any group to dwell in poverty.

The distribution of the social surplus

Between 1880 and 1900 the value of farm products more than doubled. Between 1900 and 1912 the value of metallic products increased almost seventy-five per cent. Between 1900 and 1910 the value of manufactured products increased at the same rate. Streightoff, in his study of the distribution of incomes, finds that of 19,500,000 men engaged in manufactures, agriculture, and preaching, hardly one twelfth are annually earning more than \$1,000, while almost two thirds are earning less than \$600 yearly. No figures are available for income from property, but in 1892 18,000 men were rich enough to have their names entered in the Financial Red Book and over 4,000 were millionaires. Since that time millionaires have increased so fast that no town of any size is without one or more. It was conditions such as these, the sudden growth of wealth in the nation and its absorption by a few, that brought forth the denunciations of the prophets, that led them to declare that no temple worship would satisfy *Jehovah* while such conditions continued. This word Jesus

fulfilled when he cried his woes upon the teachers of the law who laid burdens upon the poor which they themselves would not lift.

The main question

The crucial point of the attack upon poverty is therefore the campaign for social justice. The central feature in that campaign is the securing of just methods for the distribution of the product of the common toil. Any large increase in productive efficiency waits upon that. It needs all men as willing workers, and the only motive strong enough to spur all men to the highest productive capacity is the knowledge that the increased wealth created by all will be justly apportioned, will be used for the common good and not for the few who may be strong enough to appropriate it. The problem of poverty is in the main the problem of distribution. For its solution two factors must be found. The first is intelligence. There must be adequate methods. At present there are no methods to secure just distribution equal in efficiency to those used in production. The second needed factor is conscience. There must be the pull of a great ideal, the drive of the passion for brotherhood. This religion must supply. The religion that Jesus taught expresses God in life through brotherhood. It therefore continually creates the question of the means by which the desire for brotherhood is to be satisfied. The main question of a just method of distribution is now being put to the house of humanity, not simply by those who suffer from injustice, but by God himself, through the quickened conscience of those who have seen the great ideal of brotherhood as the revelation of his nature. The churches stand now "for the most equitable division of the product of industry that can ultimately be devised." *Can we trust the natural laws of supply and demand to work out justice in the distribution of wealth or must we control natural law by our ideals until it becomes spiritual law?*

Who gets the social surplus?

Recently some millionaires came to tell the committee of a State legislature how working girls could live on eight dollars a week. Men who spent dollars for their meals assumed to measure the meals of their employees by cents. At the same time the trustee of the estate of a young girl of working age was asking the court to increase her allowance from twelve to twenty thousand dollars a year, because she could not possibly live on the former sum. The mother of John Jacob Astor, age three, recently filed a statement in court to show that he cannot be supported on his allowance of twenty thousand dollars a year. This is the income of forty families in a large section of the population. The significance of such facts is not in the contrast between individuals, but between the groups to which they belong. Many different groups combine to make the common wealth. How is it divided among them? It is a commonplace fact that one tenth of our people own nine tenths of the wealth. And what the ninety per cent own would not make spending money for the other ten per cent. Many economists believe that the poor are getting poorer, and there is no denying the fact that the rich are getting richer. The poor may be better off than in former periods, but the contrast between the incomes of the wage-earning group and the capitalist group is constantly greater. Scott Nearing says that if the principle of business accounting is applied to the family of the ordinary wage earner, dividing gross receipts into up-keep charges, depreciation, interest, dividends, and surplus, there is practically nothing left for the last four items, since over ninety-five per cent of the receipts are absorbed in up-keep. Therefore the great body of American wage earners receive no "income" as that term is used in corporate business to-day. *The continuance of the present unequal distribution of wealth means perpetual poverty. Does this accord with your conception of the justice of God?*

A question of justice

In one year for every fifty-three dollars paid out by United States Steel in wages forty-eight dollars was made as net profit. In another year while wages and salaries on our railroads increased five per cent net earnings increased sixty-two per cent. It is not a question of whether individuals earn more or less than they receive; it is a question of the apportioning of the income between the various groups concerned in its production. Said a manufacturer, "One man has become six by the power of machinery, but one man does not nearly get six times as much as he used to do. It goes to the people who do not produce anything, to the manipulators of finance." The appeal of a pastor who has been thrown into contact with these despised, rejected men, the nomadic, casual laborers, is: "They have built the roads over which you drive in your motor-cars. They have made the grades and laid the rails over which you fly in luxurious Pullman coaches. They have made possible the investment of your capital. You owe them, but you have not paid your debts. They have a right to the things that make for a normal life." *How do you feel toward a preacher who takes the same attitude toward economic inequality that the prophets and Jesus took?*

A fundamental social sin

The inequalities of wealth under our present method of distribution are sometimes defended as inevitable. They are condoned as the working out of natural laws. They are justified as being based upon differences in human nature. It is true that they root back in differences of life. Some men are stronger than others. They use their power to take what they may. They embody their rights in law and custom which pass on their powers to another generation and impose handicaps on many others. Natural inequalities are increased by customs and institutions which give special advantage of health and education to a favored few. Thus group inequalities of income are based not simply on natural differences,

but on the selfish use of those differences, on the recognition of the right of the strong to rule, on the practice of the strong to take advantage of their strength without an attempt to find justice. This is the reason for the prophetic denunciation of the group of wealth. Part of the burden of the poor is on their own heads, but the burden has been increased by the strong, who have taken advantage of their weakness. Jesus' teaching does not tolerate such inequalities. He requires the strong to bear the burdens of the weak. Instead of taking advantage of a system which gives them special privilege, he requires them to bring forth fruits meet for repentance by discovering methods of distribution which will give the weak their opportunity.

The wage system

In the modern industrial process, the share of the workers is determined by the wage system. They own no capital, and often no tools; they must sell their labor in the wage market. Originally, the arrangement between the owner and worker was practically a profit-sharing partnership, as when Jacob served Laban. Later the apprentice plan developed, under which the worker expected to fall heir to the master's business. With machinery and the mobilization of great armies of workers, labor is bought and sold on the market like any other commodity. "The ideal factory city," says a trade publication, "requires, among other things, a community where labor is abundant and cheap." The officers of the Pullman Company, when asked by the Industrial Commission, if they thought \$27.50 a month an adequate wage for men, answered that there were plenty of men willing to work for that price. This is the so-called "iron law of wages," under which wages are ever pressed down to the subsistence line under the pressure of hunger. They may be forced up by labor organizations or by benevolent employers who use to this end some monopoly or some special efficiency, but the purpose of the unmodified *wage system* is to buy labor as cheaply as possible, to make

all possible profit from it. Even where the harshness of this method is modified by the spirit of welfare, we are still told that the motive for good wages is that it means cheap labor cost. It is still a question of making more profit out of good wages than out of poor wages. As long as this system prevails there must always be poverty. As long as men do not get the full reward of their labor there cannot be the most abundant life for all. For whatever service the management contributed in making labor to produce it is entitled to its just reward, but when over and above this it takes a profit because of its ability to sell the product of labor it is increasing poverty. *After reading the Sermon on the Mount, are you satisfied with the results of the wage system?*

Is the wage system Christian?

The wage system must be measured by Christian ethics. It falls short of the teaching of Jesus at two points. According to the value which Jesus put on human life, labor cannot be a commodity to be bought and sold like any other raw material. Because life is sacred, a man is something more than a number on a pay roll, an item on a cost sheet. Further, the wage system puts men in a relationship different from that which Jesus taught. It places them as antagonists instead of brothers. They are opponents trading for advantage and not partners working together. Because this relationship does not satisfy a conscience which has been quickened by Jesus' law of neighbor-love, the wage system will not be final. The last word in the Christianizing of industry is not two opposing groups sitting around a table bargaining each for its own advantage. *Can you excuse modern inequalities of income by the teaching of Jesus?*

The need for intelligence

The wage system is being modified by collective bargaining in trade agreements, where labor, through its organizations, secures a larger share of the joint product than the unmodi-

fied law of supply and demand would give it. It is being modified also by profit-sharing plans to admit workers into the ownership and management of industry. Many authorities unhesitatingly declare that the workers must become the owners of industry. Mr. Babson, who furnishes information to capitalists, assured them of this fact two years ago. It is a question of gaining the knowledge that will enable the proper apportionment to the different participants. At present business is very much of a gambling proposition, because of the lack of knowledge. Over fifty per cent who engage in it fail. The loss is like that which used to obtain at sea before men learned the ways of the water. The present plans for modifying the wage system will develop still further steps. In Great Britain and New Zealand cooperation or labor co-partnership has been successfully developed on a large scale. Here the workers are the owners and divide the proceeds. The pioneers in working out these methods are laying the foundations of the Kingdom of God in the economic world. *Which is more needed to secure justice in distribution, more knowledge or more conscience?*

A new ideal

Something more than knowledge and method is needed, however. As the driving power to both there is needed a different principle of distribution in the industrial world. The law of profit is, take all you can and give as little as you can. The law of service is to give all you can and take only what you need. The law of service develops the ideal of distributive justice, of seeking to apportion the common wealth according to service rendered. It asks, "How much did you do for the common good?" not "How much can you make out of the common life?" It insists that not individual gain, but the common welfare is the end of the industrial process. It believes in Jesus' teaching of the children of men as one great family, with one Father, and requires that all *members of the family shall work together as common*

servants of the common good. This ideal will carry us very much farther than an attempt to secure justice in distribution by the benevolence of the strong. It will recognize the right of all the members of the family to join in determining the method of distribution. *If the people can be trusted to fix the reward of their public servants, why cannot a smaller group be trusted to fix the rewards of those engaged in an industrial enterprise?*

The joint control of distribution

Whatever methods this ideal may require, they will be true to the principle of democracy. Said a prominent business man, "The central question of to-day is whether one group is to control the destiny of the rest." There is only one answer to that question. Under the teaching of Jesus the world has gone so far toward brotherhood that it will not permit the dominance of life by any one group. Neither capital nor labor alone made the wealth of the world, and neither of them may dictate concerning its disposition. It was made together by all of us, and all together must agree as to what is to be done with it. It is the atmosphere of brotherhood that is needed for the development of the proper methods. Reason and justice can be trusted. Some day neither chance nor strength will determine how much a man shall make, but there will be a fixed scale of rewards for services rendered to the common life. This will not mean equality of income. It will mean respect instead of envy and hate for those who are rewarded for greater service. Property will be sacred because of the real worth that is in it, because it did not come at the expense of others, but for the benefit of others. *Can we trust the benevolence of individual Christians to remove the inequalities of wealth, or must we organize the principle of Christian brotherhood into the joint control of industry?*

DISCUSSION AND PRACTICE

Consider whether the wealth produced locally is justly distributed; whether there is any attempt to that end; what methods are being used. Suggest some improvements.

An employer desires to fix the reward of his employees whereby Christian standards of justice may prevail, but his competitors make it impossible for him to do so. What is he then to do?

Is any cooperative enterprise advisable in your locality, either for buying or selling or producing?

A certain mine owner is meeting with his employees regularly to consider the social creed of the churches. If that were done by employers in your community would it make any difference in the methods of distribution?

LESSON XIII

THE CONTROL OF NATURAL
RESOURCES

FOR PERSONAL MEDITATION

And the land shall not be sold in perpetuity; for the land is mine: for ye are strangers and sojourners with me.—Leviticus 25. 23.

Howbeit there shall be no poor with thee; (for Jehovah will surely bless thee in the land which Jehovah thy God giveth thee for an inheritance to possess it;) if only thou diligently hearken unto the voice of Jehovah thy God, to observe to do all this commandment which I command thee this day.—Deuteronomy 15. 4, 5.

Woe unto them that join house to house, that lay field to field, till there be no room, and ye be made to dwell alone in the midst of the land!—Isaiah 5. 8.

No man can serve two masters: for either he will hate the one, and love the other; or else he will hold to one, and despise the other. Ye cannot serve God and mammon. . . . Be not anxious for your life, what ye shall eat, or what ye shall drink; nor yet for your body, what ye shall put on. Is not the life more than the food, and the body than the raiment? . . . Be not therefore anxious, saying, What shall we eat? or, What shall we drink? or, Wherewithal shall we be clothed? . . . for your heavenly Father knoweth that ye have need of all these things. But seek ye first his kingdom, and his righteousness; and all these things shall be added unto you.—Matthew 6. 24, 25, 31-33.

What unto me is the multitude of your sacrifices? saith Jehovah: I have had enough of the burnt-

offerings of rams, and the fat of fed beasts; and I delight not in the blood of bullocks, or of lambs, or of he-goats. When ye come to appear before me, who hath required this at your hand, to trample my courts? Bring no more vain oblations; incense is an abomination unto me; new moon and sabbath, the calling of assemblies,—I cannot away with iniquity and the solemn meeting. Your new moons and your appointed feasts my soul hateth; they are a trouble unto me; I am weary of bearing them. And when ye spread forth your hands, I will hide mine eyes from you; yea, when ye make many prayers, I will not hear: your hands are full of blood. Wash you, make you clean; put away the evil of your doings from before mine eyes; cease to do evil; learn to do well; seek justice, relieve the oppressed, judge the fatherless, plead for the widow.—Isaiah 1. 11-17.

Take thou away from me the noise of thy songs; for I will not hear the melody of thy viols. But let justice roll down as waters, and righteousness as a mighty stream.—Amos 5. 23, 24.

But he answered and said, It is written, Man shall not live by bread alone, but by every word that proceedeth out of the mouth of God.—Matthew 4. 4.

And he said unto them, Take heed, and keep yourselves from all covetousness: for a man's life consisteth not in the abundance of the things which he possesseth.—Luke 12. 15.

THE LESSON STUDY

Who owns the sources of wealth?

The moral and religious challenge of the fact of poverty in the United States is increased by two kindred facts: First, the extreme richness of the natural resources of the country; second, the concentration of the ownership of these resources. Side by side with the rapid increase of poverty and destitution has gone the gathering into fewer and fewer hands of the ownership and control of those natural resources out of which all wealth is developed. All life roots in the land and all civilization depends upon its products. Modern industry, *transportation*, and communication depend absolutely upon

the minerals contained in the land, upon its timber and waterpower. It would require only a short list to name the owners of the bulk of the minerals most essential to modern industry and commerce—anthracite coal, oil, copper. A shorter list would cover the names of the owners of most of the standing timber of commercial value. The ownership of agricultural land is changing. The nation tried to give a homestead to a family. Now individuals own thousands of acres of our richest farm land. From 1890 to 1910 farms of over five hundred acres increased from 84,395 to 125,295, and in the same period farms of over a thousand acres increased from 31,546 to 50,135. It is now undisputed that seventy-five per cent in value of all real estate, including railways, is owned by less than ten per cent of the whole number of land owners. When natural resources are developed and organized into industry and transportation, the situation is the same. Railroads depend upon the right to use the land, and their nominal ownership is widely distributed; but financial control, which is actual ownership, is vested in a small group of men. The same conditions obtain in several of the basic industries. *Will other methods for the abolition of poverty be effective as long as private ownership of natural resources is permitted?*

The relation of concentrated ownership to poverty

Limitation of ownership for the many is of course the complement of the concentration of natural resources in a few hands. Renters increase both on farms and in the city. The workers no longer own their tools, and few of them have any share in the ownership of industry. They have become dependent upon others for a job. As the organization of industry expands there is decreasing possibility for men to become owners or managers. Those who advise men to fit themselves to become superintendents forget to tell us who is to do the work if all the men follow their advice. Only one man can be president of a company employing 20,000. Our

problem is not simply to develop that one man, but to increase the opportunity for living for the other 19,999. *Have you observed any limitation of opportunity to any person or group because of the private ownership of some natural resources or public utility?*

Are the people better off?

At present the tenant farmer may be better off than the early pioneer, the modern wage earner than the primitive mechanic, but the facts of income and wages show that they are both living too near the poverty line. Improvements in agriculture do not enable the same farm to support two families as well as it previously supported one. Business and industry must not simply bear the charges for direction as when master and man worked together, but they must raise the profit for financiers. In addition to the tax on the life of other workers thus imposed by those who have been able to get control of natural resources, there is also their appropriation of the value created by the community. The unearned increment on land in Berlin for a part of the last century amounted to five hundred million dollars. The people of London pay eleven million pounds a year to make and keep land valuable, and then pay sixteen million pounds a year to landlords because it is valuable. The attempt to control the distribution of income according to the justice of God revealed in the command to love one's neighbor as oneself therefore expands into the attempt to control the ownership of natural resources. The group which owns these has the balance of power in the fixing of the terms of distribution. Most economic thinkers agree that while poverty as a social fact has many subsidiary causes, the main root-cause is the concentrated ownership of natural resources and their development for the benefit of the few instead of the many. *If the private ownership of natural resources by the strong should result in a larger income for the rest of us, would it accord with the teachings of Jesus?*

Some standards of authority

The teaching of the Hebrew law and prophets is very clear on the question of concentrated ownership. In a primitive community like that of Israel the land question is central. The struggle for social justice and economic freedom is the struggle to prevent the seizure of the land by the strong. This is the beginning of economic equality. Here are the roots of poverty. The development of property laws to permit unlimited private ownership organizes poverty and injustice into the constitution of the state. Hence the provisions of the Old Testament regarding the alienation of the land. It was an attempt to express the justice of God by keeping the land in small holdings. When the people took a king, Samuel warned them that their land would be taken and many of them would become dependents of the rich. The prophets denounced those who had taken the lands of the people to make their great estates. They were not merely men of the countryside rebelling against the oppression of the wealthy magnates of the city, they were God's men speaking the eternal truth. They declared that God would not listen to the prayers of those who had joined house to house and land to land, because their hands were red with the blood of the people who had been dispossessed. It is the fulfillment of these teachings of the law and the prophets that accounts for Jesus' attitude toward wealth. His denunciation of the monopolists and the usurers, of the loan and mortgage sharks were not merely individual instances. They were indications of a social attitude founded on the teaching of the Old Testament. There was another reason for this teaching beside the attempt to prevent the development of poverty. The lawgivers and prophets foresaw that the development of two social groups—one rich, the other poor, one powerful, the other dependent—involved hatred and strife, the breakdown of brotherhood and religion, the denial of the justice and righteousness of God. This reason explains the fears of the early Christian fathers

concerning private property. *What effect does the private ownership of natural resources have upon standards in government and in the individual life?*

God's word of warning

History confirms the prophets and justifies Jesus. No system of government has survived extreme concentration of wealth. The downfall of Rome began when her mighty men abolished common rights in the land and legalized unlimited private ownership. At one time six persons owned the whole province of Africa. Rome's great historian thus sums up the cause of her downfall: "The great estates have ruined Rome." Our attitude toward the private ownership of natural resources is based more on the Roman law than on the Hebrew law. Our Aryan forefathers had communal ownership of land. This is preserved to-day in the right of eminent domain—the practice of taking from private ownership for the public good, and in our original national land policy, which planned to give to each a homestead, for the maintenance of democracy as much as for the good of the individual. In our development, private ownership has been strengthened as against communal rights and the results seen by the prophets and feared by early Christian teachers have followed. The struggle for the private ownership of our rich natural resources has filled the national life with corruption, hatred, strife, and class warfare. Cromwell declared: "If there be any one that makes many poor to make a few rich, that suits not a commonwealth." And from university thinkers as well as from street corner agitators comes the warning that the institutions of free government are in peril because of the concentration of wealth and power in the hands of a few and the inevitable rebellion against it.

The desire for brotherhood

The dominant note in our modern life is the passion for *brotherhood*. It is testing life by the standards of the Son

of Man. Of all title to ownership it demands, "Does it rest on service rendered? Does it make for the good of all?" The right of private control of natural resources may be entrenched in law, but the Christian conscience insists that its right to continue be decided upon moral and not legal grounds. These are times of trembling, when established customs and institutions are being tested by this new sense of brotherhood, which is really a desire for God, that his righteousness and justice may be known upon the earth, his saving health among the nations. The practical proposals looking toward the removal of the economic causes of poverty have a deeper motive. They seek to establish righteousness and brotherhood. They are the expression of men's longing for the ideal, of the universal hunger for God. *Do you believe that society can be organized so that it is possible in the whole work-process to seek first righteousness and justice? What are you doing to this end?*

Movements toward community control

The first practical step in limiting the private control of natural resources is the regulation of public utilities. This popular movement has prescribed the terms on which private corporations may use public resources, has fixed the rates for their service and the conditions under which it shall be performed. It requires the men of power to give an account of their stewardship. It demands that they operate for the service of the public and not for unlimited private profit. A proposal that is being partially worked out in several nations is the single tax upon land. This proposes to absorb for the community the unearned increment in land values which is created by the community and not by the individual owner. It would make the community the collector of the rental value of the land, and its advocates insist that it would force unused land into use, thus increase production and wealth and virtually result in the collective ownership of land. Another proposal which is being gradually worked

out is the collective ownership of other natural resources and the public utilities based upon them. This is being widely tried in municipal ownership. Socialists propose to extend it to national ownership of those public necessities which can be made a monopoly. There is a world-wide movement in this direction, a general increase of collective ownership and control. It is based not merely on the desire to secure a wider distribution of wealth and the lessening of poverty, but on the desire to enjoy the fellowship of brotherhood, to satisfy the longing for justice and fraternity. It is an attempt to "let justice roll down as waters, and righteousness as a mighty stream." These movements come to judgment by two tests—the test of practical efficiency and the test of spiritual worth. Will they work? Will they produce more wealth and less poverty? Will they satisfy brotherhood, produce more love and less hatred, more peace and less strife? These are not really two tests, but one. Brotherhood cannot be sustained without efficiency to furnish the practical basis for it. Efficiency cannot be developed without brotherhood. The friction and warfare of modern production involves a tremendous economic as well as spiritual waste. The faith of the Christian insists that the only methods which will work in the long run are those which develop righteousness and brotherhood. The universe was not made to mock our desires or defeat our struggles. It is ordered in righteousness and its fundamental law is love.

The Christian ideal of stewardship

The teaching of Jesus touching the question of ownership is the principle of stewardship. He makes this principle to cover the whole of life, all its gifts, powers, and talents, not simply the money made by them. This is the burden of his parables that deal with wealth. He is true to the more ancient Scriptures, "the earth is the Lord's." The natural *resources* are for all his children. The air and the light, the *land and the power* are not for the enrichment of a few, but

for the enlargement of the life of the many. The strong shall be rewarded for their service, but they are to use their power for the people and not the people for their power. The words of the Master justify no benevolent, paternal despotism in which alert-minded, strong men fasten their grip upon the natural resources and hold them for tribute. They demand a brotherhood of service in which all seek the common good, in which the sources of wealth are held in trust by the community, on terms of equal opportunity for all, and the powers of the strong are held in trust by them for service to the common good. They must seek not simply to abolish poverty for themselves and their children, but to abolish it for all the children of men. They are to seek the Kingdom, not their own profit. Then will they find the highest good for themselves. Losing their own life, they will save it. *Should the obligation of stewardship be extended to cover the relation of the community to those things upon which the common life depends?*

The economics of the Kingdom

Jesus puts man first. This is the Christianizing of the work-process that it should seek first not goods, but man; not profits, but life. Business asks, "Will it pay?" Jesus demands, "Is it righteous?" Business inquires, "Will it make more goods?" Jesus says, "Will it make better and happier folk?" This is striking enough to the mind trained in the practice of modern business, but more striking still is Jesus' calm confidence of the outcome. "Seek ye first the kingdom of God" (which is fellowship with God and man in brotherhood) "and its righteousness" (which is the justice of God) "and all these things shall be added"; and he has been talking about food and raiment, the things necessary for the support and development of life. It is a positive and not a negative teaching. (Christianity is a religion not of poverty, but of wealth; it proclaims the expansion and not the restriction of life, "a hundred-fold," "life more abundant." This is the